

BIBLICAL LITERACY FOR ECONOMIC/FINANCIAL EMPOWERMENT
THROUGH SELECTED PARABLES

By

LAWRENCE G. HAMMOND

DEMONSTRATION PROJECT

Submitted to
New York Theological Seminary
in partial fulfillment of the requirements
for the degree of

DOCTOR OF MINISTRY

New York, New York, USA

2013

ABSTRACT

BIBLICAL LITERACY FOR ECONOMIC/FINANCIAL EMPOWERMENT THROUGH SELECTED PARABLES

By

LAWRENCE G. HAMMOND

Making meaning of economic and financial challenges that impact one's daily life is an endeavor that is shaped by utilizing the biblical text. The Bible is a guide for individuals within the context of a unique faith community and is the intersection between their life experiences and faith.

By reflecting on our life experiences, we attempt to make meaning of events defining our existence that result from actions and decisions predicated on where we establish our trust and faith. This Demonstration Project outlines what a shared understanding means by "putting God first" in all aspects of life for disciples within a Jesus Centered Learning Community ("JCLC"), especially as it pertains to becoming faithful stewards of financial resources. Likewise, the ways to promote personal and communal means of achieving financial stability and economic empowerment will be explored.

By examination of the parables of Jesus, this shared understanding becomes a source of empowerment that leads individuals to becoming transformative agents of change that will be actualized for the good of the community. However, despite the economic disparities and financial challenges confronting us, it is evident that the application of biblically based financial strategies creates opportunities for economic empowerment through individual and collective action

Copyright
LAWRENCE G. HAMMOND
2014

Dedicated to the memory of my late parents, Charles and Lorraine Hammond, who
instilled in me Christ-centered values that have sustained and nurtured me into the person
I am today.

ACKNOWLEDGMENTS

This Demonstration Project becomes a fulfillment of purpose and destiny through the prayers and assistance of many. Expressions of gratitude are extended to:

My prayer warrior wife (my African Queen), for her unconditional love and encouragement, in addition to the watchful presence of my son.

My Pastor, Site Team members, and JCLC disciples for their trust in the process and consistent prayers of encouragement. Special thanks to my editor for your proficiency in editing.

My faculty advisor and friend, for support and guidance during the final stages of the work.

Table of Contents

CHAPTER 1	
INTRODUCTION	1
DISCERNING THE CHALLENGE.....	8
JESUS CENTERED LEARNING COMMUNITY (“JCLC”)	14
CHAPTER 2	
THE MEANING MAKING JOURNEY	19
WHO IS JESUS?	30
CHAPTER 3	
GOD OWNS IT ALL.....	35
THE ROAD TO STEWARDSHIP	39
CAN YOU BE TRUSTED?.....	44
CHAPTER 4	
THE PARABLES SPEAK.....	49
RAISING AWARENESS.....	55
ENGAGING THE CHALLENGE: BIBLICAL LITERACY	63
CHAPTER 5	
EMPOWERED FOR CHANGE.....	88
TRUSTING GOD: POWER TO CHANGE	93
CHAPTER 6	
BUILDING THE KINGDOM: TELLING OUR STORY	96
CHAPTER 7	
A MINISTRY TO SERVE	104
APPENDIXES	
APPENDIX A: DEMONSTRATION PROJECT PROPOSAL	109
APPENDIX B: FINANIAL EMPOWERMENT SEMINAR.....	167
APPENDIX C: “PUTTING GOD FIRST” SEMINAR.....	175
APPENDIX D: COURSE SYLLABUS	182
APPENDIX E: JCLC FINANCIAL AWARENESS SURVEY	184
APPENDIX F: POST SURVEY ON JESUS TEACHINGS & FINANCIAL STEWARDSHIP PRINCIPLES	187
APPENDIX G: JCLC ASSET INVENTORY SURVEY	191
BIBLIOGRAPHY	193

CHAPTER 1 INTRODUCTION

One day while, in conversation with my 15-year old son, the following question was raised: “What would you do if you received \$1 million dollars?” He answered saying that he would first set aside his tithe (calculating it to be \$100,000). Secondly, he would pay off all the bills that his parents had. Thirdly, he would contribute some money towards a worthy cause and fourthly, he would put some money into a savings account for his future endeavors.

I was pleased that he learned well from the teachings received within his place of worship as it pertains to “putting God first” in his life. His answer was based on a shared understanding of “putting God first” whereby one would tithe, pay bills, seed, and save. As a foundational standard of his faith community, this belief pertains to becoming a faithful steward over the resources that God has entrusted to them.

My son demonstrated through his response that he could be trusted to make the right decisions regarding financial matters. From a young age, I always found him to be blessed with an attitude of gratitude, possessing a giving heart, giving from whatever he received. Regardless of the amount, he would sacrifice from the little he had in hopes of making a difference. There were times when the family finances experienced a “temporary cash flow adjustment”, and he would offer whatever he had in his savings account towards meeting the need. He never looked for immediate repayment, even though he kept a good record of what he was owed.

As a result, his mother and I always ensured that his every need was addressed before asking for anything, since, we are fortunate to have a child who learned the valuable lesson of “putting God first” in every aspect of his life.

The lessons learned at a young age have some bearing on what a person becomes at a mature age. I recall my own upbringing in a Christian home with both parents working to provide food and shelter for our household.

Being the youngest of three children, my two older siblings were already out of the home by the time I reached my teenage years. From the example set by my parents and siblings, I cultivated a work ethic that followed me into adulthood.

I began working when I attained the legal age in order to obtain whatever I needed. My first job entailed working two days a week in a furniture store. Although the hours were long and boring, (waxing the same pieces of furniture day after day), I enjoyed receiving a salary. Like my son, I gave my dues to the church and often times paid pay a bill in the home.

At a young age, I recognized the value of having my own money, enabling me to purchase items that my parents could not afford to give me. Later, as an adult I realized that my parents were a part of that economic strata known as the “working poor”.

Growing up during the 60’s and 70’s, the opportunities for economic mobility and stability were often dictated by education and race. The turbulent 60’s was a time when the struggle for racial equality and justice was the paramount challenge for people of color. During the 70’s and beyond, there still existed the ongoing struggle for economic and financial stability based on the ability to access capital resources.

My parents were raised in Brooklyn, New York and started a family at a young age. They did not have the benefit of a college education, but they were industrious, hardworking individuals. My father was a radio technician while my mother only worked part-time at a department store on account of health issues.

Although they both worked at low-wage jobs, they still managed to purchase a home, a new car, and provided food and clothing for their family. I fondly remember how my mother always made sure that I had what I needed, in addition to providing things that I simply desired.

I realized later in life that my parents made tremendous sacrifices to fulfill the needs of my siblings and myself. It was their testimony that God always provided for their every need as a result of their trust and faithfulness demonstrating that they recognized the value of “putting God first” in their lives.

Putting God first in their lives was natural because they were committed followers of Jesus Christ as their Lord and Savior. We were raised in a “God fearing” home where God was accorded first place in the midst of our family activities.

There never was a time when we did not go to church. My father served in various official church positions, including deacon, trustee, Sunday School teacher, layman, and church clerk. Later in life, he was the Executive Assistant to the Pastor, and served this position with unfailing commitment. My mother was also very active in the church, serving in several positions until her untimely death.

The commitment to service became the focal point of my understanding regarding my call to ministry. Growing up in a Baptist environment, I was exposed to the principles of stewardship that served as the grounding for giving back to God.

I recall hearing my childhood pastor at the giving of offering quote from Malachi 3:8-10:

“Will anyone rob God? Yet you are robbing me! But you say, “How are we robbing you?” In your tithes and offerings! You are cursed with a curse, for you are robbing me-the whole nation of you! Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.”

After hearing the scripture being quoted every Sunday, I became more frightened by the words admonishing me not to rob God and suffer a curse. Initially, it was not necessarily out of a sense of worship, but rather out of fear that I chose to give to the church.

As I grew older and began to earn a respectable income, the negotiation with myself regarding how much to give as a tithe unto God depended on my interpretation of the biblical text.

This negotiation continued until I embraced the biblical text found in Deuteronomy 14:23b: “so that you may learn to fear the Lord your God always.” This text paraphrased was understood as, “God instituted the tithe in order for us to learn how to put God first.” Armed with this understanding, the tithe became an aspect of worship that I gave to God in demonstrating my faith and trust in God as the Source of my life.

This has not come about easily, especially during the period in my life when economic and financial challenges impacted my existence on a daily basis. Going through a divorce, I found myself in financial straits where it became difficult to both tithe and meet my financial obligations.

I was fortunate to have a decent salary, but I still did not implement wise financial strategies in my life and found myself facing monetary hardships. In those instances

where I had to make financial choices I did not always make the right biblical decision. Confronted with mounting debt and financial crisis, I realized that I could not make it without God's guidance in the midst of my financial dilemma.

The first decision I had to make was that of "putting God first" in the financial affairs of my life. This decision was made solely out of the choice to become a faithful steward over the resources God entrusted to me. That first Sunday when I began to tithe a percentage of my gross income back to God as a form of worship, God began a new work of revelation concerning His purpose and plan for my life. From this experience, God was preparing me to assist others in seeking God's wisdom over financial matters by "putting God first" in their lives.

This act of worship is an ongoing effort that continues to grow me into a giver who is able to go beyond the ordinary to deeper levels of sacrificially giving in obedience to the will of God. Although I still face financial challenges, my strategies and decision-making process are different from before.

The lessons learned from my youth and adulthood continues to provide the stability needed to navigate the difficulties of life. And serves as an opportunity to teach others, while being a conduit of spiritual insight and wisdom that testifies to how God continues to work in my life.

Throughout the biblical narrative, are stories of people who experienced new and revealing ways of having God come to their aid when confronted with a difficult situation. The God revealed in the pages of the biblical text is the God that is on the side of the oppressed and downtrodden, and the God who brings hope into their lives.

It is my challenge and awesome responsibility to give out of the resources God has entrusted to me to bring forth a message that will assist in transforming the lives of God's people. I have been placed in a strategic position in my call to ministry, understanding acutely the financial dimensions of sound and faithful stewardship principles that will be imparted to others.

Even though I have been called to ministry for a specific purpose, I have also been called in my secular vocation to be a builder of communities. For over 30+ years, I have worked in banking, providing financing for community development projects throughout the NYC metropolitan area, as well in other states in the continental United States.

Trained as a commercial real estate lender, I've had the opportunity to finance thousands of affordable housing units and several retail malls and commercial properties. On those occasions when I drive through the Bronx, Brooklyn, Queens, and Manhattan I see development projects that I helped in getting developed. I am able to identify development projects in Texas, Michigan, Maryland, and Florida for which I assisted in providing financing.

As a result, my ministerial/vocational calling as a builder of communities has also been influenced by my secular vocational activities. God has in like manner blessed me to become a blessing in both the secular and spiritual marketplace of the urban city. As Nehemiah was instructed to rebuild the walls of Jerusalem, I also embrace God's call to be a restorer of the breach in the walls of our city.

It is this background that informs the work found in this Demonstration Project as I endeavor to become a conduit through which the lives of people can be rebuilt and

restored. With the plight of economic disparity and injustice affecting the lives of people on a daily basis, there is a need for a voice that will speak truth into existence by making meaning out of the challenges we all encounter.

It is my role and responsibility through an analysis of the biblical text to seek ways of addressing the various dimensions of financial matters that affect the lives of people. The teachings of Jesus have been chosen as a point of entry into envisioning the way of making meaning concerning our priorities when making wise financial decisions while becoming faithful stewards over financial resources.

This effort can only be achieved through the gathering of people's experiences along with the collective voice that is revealed through an introspective analysis of themselves during the process of self-awareness and spiritual discernment. This Demonstration Project provides the opportunity to experience self-awareness found in their responses to pre- and post-surveys. Additionally, personal testimonials serve to bear witness to the transformative process occurring in the midst of the community. Ultimately, it changes the perception of those who consider themselves followers of Jesus the occasion to embrace an empowerment that fosters the cultivation and growth of a new way of seeing God in their circumstances.

Seeing God through the lens of Jesus the Christ enables us to articulate the challenges confronting us that will provide guidance for the process of discovery found in the meaning-making endeavor

DISCERNING THE CHALLENGE

The challenge lies in establishing a shared understanding of what is the meaning of “putting God first” for disciples of a Jesus Centered Learning Community (“JCLC”). The response is found in how are economic and financial challenges that impact disciples’ daily life altered when they apply the practices of “putting God first” to financial affairs. It is through disciple’s engagement with the Bible as a source of confronting the challenges that will lead to becoming faithful stewards of financial resources for personal and communal economic empowerment.

In the discernment process, we discover what God is striving to bring into our consciousness in order to bring forth self-awareness and revelation. Through initial consultation and agreement with my site team, the focus for this Demonstration Project was agreed upon as an important element to find meaning as to how economic and financial challenges that impact lives daily are successfully navigated.

In the context of finding a method for developing a shared understanding regarding the challenge, the task of Bible engagement is a useful tool in formulating a response. Through engagement with the biblical text, a critical component of this analysis focused on articulating the meaning of “putting God first” for disciples of a faith community who recognize this as the underpinning of their commitment to God.

“Putting God first” is the mantra for the faith community prescribed by the spiritual leader from the establishment of the ministry. By a pattern of leadership based

on seeking God through prayer, fasting and meditation, God is accorded a prominent place in the lives of its disciples.

During the worship experience, the invitation to participate in “putting God first” is demonstrated by the stewardship principle of “tithing, paying bills, seeding, and saving.” This comes as a response to understanding that God instituted the tithe as a way of putting God first. It is the aspect of worship that compels one to give back to God in obedience because of God’s love and faithfulness manifested in the lives of believers. In paying bills, it is understood that no one is owed other than to love them. In seeding, an investment is made into other ministries and lives that are deemed to be fruitful. As we save, there are always those opportunities that may require the utilization of resources that are needed in emergency.

However, “putting God first” also takes on the dimension of embracing the teachings of Jesus found in the biblical text. It is God’s story of creation, deliverance, restoration, and forgiveness that resonates loudly on the pages of the biblical record revealing God’s will and purpose found in Jesus.

Jesus is the model of how one lives by the precept of “putting God first” as he demonstrates a life totally committed to fulfilling the will and plan of God. Jesus always pointed the way to God through a life of total obedience even unto death. The life, death, and resurrection of Jesus provide us with the perfect example of faithful stewardship and service to God.

In addressing life’s challenges, we seek meaning through engagement with the words Jesus taught through the use of parables. The parables are employed as a means of relating God’s truth to everyday life situations. As the parables provided relevance to

situations encountered during Jesus' ministry, they continue to be relevant to issues that confront us today.

Jesus spoke with authority concerning matters that made him unpopular with the government and religious officials of his day, yet he gave revelation and empowerment for those who had "ears to hear and eyes to see" what the spirit of God was doing in their midst.

Jesus continues to serve as an authoritative figure concerning the existential issues we face in our daily lives. As Jesus sought to address oppressive and unjust conditions that challenged the first century Palestinian peasant/servant who found him/herself on the margins of society, the significance of his solutions and teachings remain with us today.

Within our society of wealth and influence, are embedded oppressive and unjust structural conditions that foster inequalities that power and wealth create. Especially in the context of African-American communities, the disparities that exist between those who do, and those not having equal access to financial resources is most troubling.

With the recent economic and financial crisis that impacted businesses, industry and people, are the stories of those who suffered on account of the inability to weather the storm winds of economic and financial instability. Many individuals were unemployed for months, and in some cases, for years. Even today, there are still those who have not recovered from financial hardships and are still grappling with the financial challenges they encounter daily.

There are many in our communities who are unable to make ends meet due to the lack of adequate income. This reality creates mounting debt obligations as financial instability threatens the fiber of their existence.

As the economic gap widens between black and white families, a recent “study reveals that income equality does not always lead to wealth equality when it comes to race.”¹ The disparity does not have to do so much with income inequality, but with wealth inequality. This inequality primarily ensues from the methods by which the creation of wealth is accumulated and sustained. Historically wealth creation and the passing down of generational wealth are more of a white family phenomenon.

Even though in the African American community wealth creation has been historically generated through the industrious efforts of community, civic and religious institutions, wealth creation is not the normative tendency. The African American community of faith has served as a viable component in creating opportunities for economic development and empowerment. Through the formation of community development corporations, credit unions, and other vehicles of economic empowerment, the faith community serves as a catalyst for entrepreneurial activities.

There needs to be a collective voice that speaks to power as those who are united in their commitment to God and each other, proclaiming a message of empowerment found in a shared understanding of Jesus’ teachings that will bring forth transformative lives.

In the effort of grappling with the biblical text as it pertains to the issue of becoming faithful stewards in the implementation of effective financial strategies, the path to financial stability and empowerment is opened for broader community access. It

¹ Tim Grant, “Study Shows Wealth Inequality between the Races Has Skyrocketed,” *Pittsburgh Post-Gazette*, May 18, 2010, <http://www.post-gazette.com/businessnews/2010/05/18/Study-shows-wealth-inequality-between-the-races-has-skyrocketed/stories/201005180283> (accessed December 22, 2013).

is the historical role of the faith community in providing opportunities for economic empowerment for the community they serve.

It becomes the responsibility of each participant within our community of faith to become more involved in deepening one's faith experience through studying, analyzing, applying the teachings of Jesus and finances utilizing these teachings found in the parables.

Ultimately through a comparative analysis of biblical teachings on prosperity and wealth, the means of attaining financial security and economic empowerment will become a present reality for those who seek to govern their deeds and actions within the construct of "putting God first" in every aspect of their lives.

The foundation for this discovery process in which meaning is made that involves how texts are read, meditated, sustained, and nurtured is already in place and only requires a focused approach.

The Demonstration Project has been instrumental in providing a framework for a plan of implementation that introduces, defines, and refines those inherent and contributing factors that are already represented in the subject faith community. As a strategic objective, the Bible engagement participants were challenged to embrace the Jesus teachings found in the parables as a means of providing a framework for articulating a narrative based on their own life experiences that lead to a place of empowerment. Through empowerment the faith community will continue to sustain and nurture the key principles of a loving community that seeks to find ways of meeting the needs of all disciples.

From this point of departure, we now focus on the subject setting that differentiates them and makes them “a unique community of men, women, and children who have partnered in ministry to show the world a more excellent way.”²

² Master Plan 2010-2020, page 3.

JESUS CENTERED LEARNING COMMUNITY

Found in Canarsie Brooklyn on any given Sunday is a unique group of worshippers who take on the characteristics of Jesus followers. As a Jesus Centered Learning Community (“JCLC”) they strive to demonstrate through their deeds and actions agape (unconditional love) towards their neighbors and fellow disciples. The shared reality of God’s unconditional love manifested in their life experiences make them unique in the ways they see and experience God’s favor.

By choosing to unite with this fellowship of Jesus followers, one becomes exposed to teachings that requires adherence to a sacramental lifestyle. Through obedience one enters into a covenant relationship with God supported by fasting, meditation, prayer, and praise.

Under the leadership of the Pastor and Chief Visionary Officer, they have embarked on a mission-driven path of envisioning ministry based on love. And codified in their mission statement is the scriptural underpinning that gives meaning to their shared experiences; Galatians 5:6b “the only thing that counts is faith working through love.”

As a ministry birthed out of love, they have chosen to be intentional about sharing a gospel message that is rooted in love. Being an extension of God’s love manifested in their lives, they have adopted the designation of “disciples” rather than “members” to affirm their decision to be followers of Jesus teachings.

The teachings of Jesus provide the biblical foundation for a shared understanding as a community of believers striving to live in obedience to God's word. Obedience means doing what God last told one to do before one does anything else. Disciples are afforded the opportunity to become recipients of God's blessings in various and immeasurable ways through obedience. And the blessing of God also enables the outpouring of favor within each disciple's life. Favor ensuing from obedience bestows preferential status on a disciple in the midst of life experiences. As a result God's blessings and favor produce testimonies of victory over every situation in life.

During worship experience, the personal testimonies of disciples foster an awareness of God's presence that inspires and encourages them. Testimonies affirm that God is an active participant in the affairs of their lives, resulting in restoration and transformation.

The process through which lives are restored and changed involves incorporating a lifestyle of obedience in relationship with God and each other. As relationships of trust and love are cultivated, the ability to work together on one accord serves as a model for effective ministry.

By adhering to a "circle ministry" model each disciple is afforded the opportunity to work collaboratively with other disciples towards the achievement of goals and objectives within each ministry. Serving as a measurement of ministry excellence and effectiveness, the achievement of goals and objectives is an essential barometer of progress.

Goals and objectives are articulated and implemented by the Pastor. As the Chief Visionary Leader entrusted with the vision and plan, implementation occurs in three

aspects of service: discipleship, leadership, and empowerment. Discipleship is fostered through Covenant Leaders, who serve on behalf of the Pastor in keeping covenant with disciples. Keeping covenant ensures that the spiritual, physical, and emotional needs of disciples are met and strengthened. Leadership is a composite of two distinct working groups of the Vision Council and the Ministry Circles. The Vision Council is responsible for articulating the strategic direction and continuity of ministry activities to ensure excellence and effectiveness. Equally important are the Ministry Circles that ensure goals are achieved, and the work is accomplished. As in any organization, the cooperation and cohesiveness of members is essential for growth and sustainability.

The third form of service is the ability to accomplish ministry through empowerment. Empowerment is achieved through teaching and preaching, which is the primary responsibility of ministers and individuals undergoing training for ministry. Under the Pastor's tutelage, ministers are afforded the opportunity to develop their gifts and talents as they receive guidance and direction. Through this process, they participate in their own development while assisting in the growth and development of the disciples within the ministry. Ultimately it is the outcome of utilizing their ministerial gifts that bring glory and praise to God as kingdom builders.

As kingdom builders, the community has envisioned new ways of accomplishing ministry within the community. And within the construct of the teaching, they have adopted the teachings of Jesus as the primary means of understanding their purpose. It becomes disingenuous to consider oneself a Jesus follower and not know Jesus by the words he spoke concerning himself.

Knowing Jesus requires the deepest possible level of understanding to avail oneself to the power that is able to bring about change in our lives' experiences. As Jesus followers endeavoring to show the world a more excellent way, disciples are encouraged to be like Jesus in their obedience to God's will. As Jesus fully understood God's will and plan for his life, disciples must arrive at the same understanding that will enable them to manifest their divine destiny.

The manifestation of destiny is the portal through which disciples are afforded access to the promises of God. As they manifest these promises, they are reminded that God has provided them everything that is needed to bring forth miracles in their lives. Birthing miracles becomes a focal point of seeing God bring forth transformed lives in the midst of community.

Opportunities within the community exist for seeing lives resurrected, empowered, saved and restored. Through resurrected lives, individuals are granted a new lease on life that allows them to become empowered, transformed and restored back into relationship with God and others. It is designated within a five-mile radius of engagement in which evangelistic outreach is a normative course of action. Through relationship building, the lives of men, women, boys, and girls are impacted by the gospel message that speaks of freedom, love, and power.

As one examines the ministry composition one will find a predominance of women of all ages. These women are single, married, and head of households. As men traditionally are a missing component in many faith communities, the ministry to men seeks to grow through outreach efforts. Serving as models and mentors, older mature men assume this role for younger men. The ministry to children and teens recognizes the

anointing that is upon them and strives to cultivate their gifts and talents that is an expression of the kingdom of God in our midst. Through the pursuit of educational excellence, the ministry has disciples who have obtained undergraduate through doctoral levels of education. The components correlate to various professions, including, but not limited to, educators, attorneys, bankers, health professionals, and public and private administrators. Ultimately ministry is about the people and their life stories being expressed in the context of the biblical narrative.

As people are exposed to ministry that seeks to “love people back to life”, transformation becomes an outward expression of an inward change. As lives are being brought back from the brink of both spiritual and physical death, new life in Jesus becomes a present reality. Once lives have been resurrected, it becomes a progressive movement into a place of empowerment. This empowerment happens through a consciousness of being faithful and wise stewards over resources with which God has entrusted them.

Being faithful comes through one’s ability to always “put God first” in the affairs of life. And it is the ability to trust God despite the adversity and challenges faced daily. It is therefore in this context that this Demonstration Project seeks to address the challenges that are faced in life, especially in financial matters.

CHAPTER 2 THE MEANING MAKING JOURNEY

What is life all about? Why am I here? What is my purpose? These are a few of the questions we ask ourselves in seeking to find answers. Finding answers through those experiences that impact our lives daily is often a difficult task. Many external and internal forces vying for our attention affect us in many ways and formulate the mode for our response.

The mode for our response is found in the ability to make sense of life's experiences and then to articulate the response in a manner that creates opportunity for self-awareness. The self-awareness that arises out of the process of discovery reveals the boundaries that forms our horizons of self-awareness and self-identity while also serving to justify our limitations in discovering who we are deemed to be in the sight of God.

The process of discovery is filled with anxiety as we seek answers to many challenges that are presented to us on this journey called life. Life boundaries are dictated by those events and experiences that occur between the spatial existence of birth and death. At birth we come into being as a clean slate upon which life's episodes are written as an author pens a manuscript for others to read, or as an artist paints a picture that the entire world can see. We become living epistles from which others can read and gain understanding related to our character, norms, beliefs, and values. Death is the culmination of our temporal existence with the hope that our life story has captured the

true essence of our existence and contributing factor to our being. Within the narrative, is the center of our existence that brings meaning to life.

The events of our lives are those experiences and encounters that shape our understanding in recognizing the meaning and purpose for our existence. Through everyday situations we are exposed to numerous factors that provide us with a source of identity and assist us in determining what contributes to the process of making meaning. Through life experiences we begin to make assumptions related to the cause and effect of the decisions we make. In the process of making our decisions we engage aspects of our past and present reality that contribute to the process of making meaning that also impacts our future. Meaning in this context becomes a way of interpreting our life experiences.

The interpretation of life experiences is ongoing and is not limited to an individual moment, but encompasses a communal setting that creates parameters for mutual trust, respect and sharing of responsibilities. This construct is the meaning making process that also creates a sense of belonging for active and passive participants in the course of life's experiences. Ultimately it is the actions of both the individual and community that produce meaning in the context of their cultural setting.

The cultural setting provides context for meaning by establishing the way things are done based on customs and values that dictate our deeds and actions. Equally important are our shared experiences within the dimensions of time and space that create historical perspective. As we envision the meaning making process there remains a commitment protocol that will ensure a collective "buy in" to the process that promotes continuity and sustainability.

As one considers how meaning is made in the midst of daily living, one must consider that it is achieved through interactive communication utilizing signs, symbols, traditions, and practices. Often these variables become the means by which both individual and collective voices arrive at a shared understanding of meaning.

Signs, symbols, traditions, and practices become indicators that help us in creating an environment whereby we can learn and grow in our understanding through a shared experience of participatory engagement.

These moments of engagement can be experienced through interactive participation in various settings that produce opportunities for learning and growth. We learn through the sharing of experiences that affect how information is received and processed. Growth is achieved when those shared experiences of learning generate tangible results that can be measured and quantified through the difference that has occurred.

This shared understanding of meaning can only be achieved through the building of relationship with one another. In the relationship building process, trust and agreement are key components to achieve a nurturing and sustainable environment that will be conducive to bringing forth change.

Bringing forth change is often an endeavor that seeks to find solutions and answers to challenges, difficulties, and problems that face us and pose a threat to our well being. As active participants, we become agents of change who assume the responsibility to bring forth transformation in our relationships through shared experiences.

I believe transformation is the ability to effectuate a change from a past and present reality into one that brings forth external and internal means of creating a desired

result based on deeds and actions. It is through deeds and actions that the process of empowerment takes root in the lives of individuals and benefits the community.

In the transformation process, perceptions are negotiated based upon the meanings attributed to the deeds and actions that transmit and communicate a new sense of reality that differentiates it from the perceptions and realities of the past. The transition between past, present, and future realities becomes a way of operating fully in those life experiences that regulate and determine the meaning of life expressions.

In this construct of making meaning, the dimensions of this process that inform our understanding of life experiences in the context of the religious community are denoted by an ability to embrace meaning through faith.

“Faith is a person’s or group’s way of moving into the force field of life. It is our way of finding coherence in and giving meaning to the multiple forces and relations that make up our lives. Faith is a person’s way of seeing him- or herself in relation to others against a background of shared meaning and purpose.”³ In this way we are experience the interconnectedness of our faith community in coming to a shared understanding of our life experiences.

Faith becomes that endeavor that creates a relationship of trust that defines the qualities found in testing the validity of values and the determination of worth and authenticity within communal activity.

As a communal effort faith becomes the foundational aspect that provides stability in the challenges and peaceful resolve to address uncertainties that result from life’s experiences. Grappling with life’s challenges is an encounter that demands an

³ James W. Fowler, *Stages of Faith: the Psychology of Human Development and the Quest for Meaning*, New ed. (New York: HarperOne, 1995), page 4.

immediate response capable of bringing about clarity of thought and meaningful management of expectations.

Embarking upon this journey of discovery, research, analysis and evaluation my entry point into this dialogue allowed for my exposure to the meaning making process found in the dimensions of Bible engagement as a tool for making meaning.

Bible engagement seeks to bring people into a relationship with the Bible that brings forth life change. Life change is not an easy process especially when there are many conflicting and misunderstood factors that contribute to the process. Within this process, you will have to grapple with and be exposed to values, beliefs, and cultural settings that help in making meaning of the events of life.

The Bible as God's story is comprised of history, poetry, lessons of morality and theology along with promises, oaths, principles and commands that occur between God and humankind. The Bible as a living document transmits the message of God's love found in creation, from the time of separation, to the breaking forth of Jesus as the messianic promise, to the culminating revelation of God's promise of hope and restoration for God's people.

The Bible as God's story in the middle of human story is understood in the context of living in the three distinct worlds of the biblical text. To live in these three worlds requires living behind, within, and in front of the text. To experience the world behind the text requires an examination of the social, political, ethnic, and economic factors particular to the text's location and context. The world of the text captures the text's authentic structure that transmits the author's plan for meaning making. Ultimately

it is the world in front of the text that serves to give authority and relevance as an applicable living word for today.

The relationship between the biblical texts, the historical events that lie behind them and today's application of the text creates a multidimensional means of entering into Bible engagement. It is in the intersection of these three modes of biblical interpretation that we meet the distinct "three worlds, time frames, and levels of meaning" found in scripture. It is the history, literature, and theology of scripture that identifies the events, authorship, and significance within the personal and communal setting that provides for the achievement of divine design bearing witness to God's story.

Texts are read with "the hermeneutics of suspicion" in which we endeavor to delve beyond the surface of the biblical record in an attempt to discover the hidden truths found within deeper levels of discernment. In the discernment process, we engage in the spiritual disciplines of fasting, prayer, and meditation to create an opening to receive guidance and direction from the Holy Spirit that provides deeper levels of spiritual understanding.

When scripture is read, the cultural and historical context of its day is critically important for the proper interpretation and understanding. Entering into the cultural dimensions of the biblical stories allows for an encounter and engagement with aspects of community identity that shape how meaning is made in the context of lives and experiences. These experiences highlight the challenges, struggles and everyday occurrences that can be utilized in the meaning making process.

As prescribed by the Nida Institute for Biblical Scholarship, central to Bible engagement defined as methods and strategies that serve to inform and shape our

understanding of the Bible as a means of evoking transformation resulting in life changes are four (4) pivotal questions.

1. How is meaning made?
2. How are texts read?
3. How is meaning mediated?
4. How is meaning nurtured and sustained?

Through discovery found in Bible engagement the process begins with an endeavor to establish a shared understanding based on values, beliefs, and cultural settings that assist in making meaning of life events for both individual and communal purpose.

Within the biblical record are the life experiences of its characters as transmitted through the biblical narrative. As we engage the Bible as the Word of God it becomes an aspect of faith that allows us to see and hear the narrative stories in a way that brings meaning to the transformative process.

The acceptance of the Bible as truth and the stories that are contained therein become a negotiated agreement between members of a faith community that allows for their expression of faith in God and the Word of God. The Bible becomes that shared document that a faith community utilizes as the primary source for making meaning of the chaos and challenges life brings.

Through faith we participate in the process of finding alternative sources of hope that provide stability and assurance in the midst of life's crises. God stands on the side of the faithful bringing forth liberty, freedom, and justice. Equally, God pronounces judgment on the unfaithful that walk in disobedience bringing forth death and

destruction. The Bible is comprised of the written testimony of people who have encountered life's challenges at all levels.

Throughout the biblical narrative we discover the redemptive story of grace and mercy that provides assurance in spite of our shortcomings and failures in times of disobedience. Through God's love and forgiveness we are given another opportunity to learn how to get our relationship right with God. The learning process requires humility and obedience to do what God last told us to do.

Through obedience, we encounter the biblical text that provides guidance and direction as to how we are to act and think in our relationship with God. Ultimately it becomes our ability to acknowledge God by "seeking first the kingdom of God and acknowledging that all things will be added back to you", therefore seeking the kingdom of God becomes an endeavor in which we are "putting God first" in every area and aspect of life.

Putting God first is a manifestation of faith through obedience that gives God total control in the affairs and matters of life. Through a disciplined lifestyle rooted in a consciousness that God is the creator of all things one can begin to establish right priorities in life. Having the right priorities in life predisposes us to all that God has to offer.

The Bible provides us with God's plan for our lives. Throughout the biblical text are the embedded life stories of those who made the choice of walking in either faithful obedience or unfaithful disobedience. In life we are given the opportunity to make choices that will have a bearing on our life journey.

The biblical text becomes an invaluable tool that serves as a resource to provide the guidance needed while we navigate the challenges of life. Challenges are only issues in life that test our faith in God. Through the testing process, it is the ability to trust God that makes the difference.

Trusting God requires that we don't question or doubt but rather act in faith that God will bring us through any situation. The biblical text is filled with the stories of God's people who demonstrated a trust in the God of their salvation. God's story is one of love and trust through the establishment of a covenant relationship. "The grounding of faith in Israel is in the retelling of stories that amount in some to a story in which YHWH (God) is inescapably the lead and decisive character."⁴ God is primarily involved in the lives of the people demonstrating unconditional love despite their acts of disobedience.

Ultimately God's greatest demonstration of love is in the fulfillment of the messianic promise through Jesus. Through the life and ministry of Jesus, we catch a glimpse of God's unconditional love manifested among us. The gospel writer captures it in John 3:16 "For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life."

Jesus himself captures the essence of this love in his statement, "This is my commandment, that you love one another as I have loved you. No one has greater love than this, to lay down one's life for one's friends. You are my friends if you do what I command you" (Jn 15:12-14). It is the life and death of Jesus that is the greatest demonstration of love that the world has ever seen.

⁴ Walter Brueggemann, *Old Testament Theology: an Introduction* (Nashville, TN: Abingdon Press, 2008), page 157.

The life and message of Jesus found in his words, deeds, and actions are critically important to understanding how those who desire to be his disciples must live their lives. The process for making meaning of Jesus' words in his teachings is the axle around which this Demonstration Project revolves. It is the words of Jesus captured in the biblical text through the use of parables that serve to unlock hidden truths related to his message of ushering in the "kingdom of God".

The "kingdom of God" becomes a present reality in which Jesus as Master Teacher affords those who enter into the dialogue the opportunity to attain a glimpse of God's heart and mind. Through Jesus we meet a first-century Jewish prophet announcing God's kingdom, a kingdom in which God's rule was demonstrated through the actions and deeds of those who would become disciples and followers of Jesus.

It becomes important in deriving the meaning of Jesus and his teachings to examine the significance of the parables as a means of conveying the kingdom message intended to provide a new and radical perspective to being God's people in the midst of opposition, injustice, and oppressive conditions. The kingdom message for those early hearers was not what they anticipated or intended to hear. In announcing the kingdom of God, Jesus was telling Israel's story in a different context.

"The coming kingdom of God, was not a matter of abstract ideas or timeless truths. It was not about a new sort of religion, a new spiritual experience, a new moral code (or new strength to observe existing ones). It was not a doctrine of a soteriology (a systematic scheme for individual salvation or a general statement about how one might go to heaven after death). It was not a new sociological analysis, critique, or agenda. It

was about Israel's story reaching its climax, about Israel's history moving towards its decisive moment.”⁵

Jesus' teaching strategy is intended to engage its hearers in a manner that brings them to a place of giving up their own ways of thinking that will result in their lives being transformed through their trust in him and his message.

Ultimately, those who would become Jesus followers have to arrive at a shared understanding and embracing of the meaning of “putting God first” in their lives. It is the intended outcome of this Demonstration Project that through one's engagement with the biblical text, a shared understanding can be developed, nurtured, and sustained that will result in transformed lives.

Towards this goal, the meaning of Jesus in the context of his teachings found in the parables serves as the pivotal point of achieving a shared understanding of becoming faithful stewards of financial resources for the building of God's kingdom. We therefore embark into answering the question that provides a context for meaning related to Jesus and his message.

⁵ Marcus J. Borg and N. T. Wright, *The Meaning of Jesus: Two Visions (plus)*, 2nd ed. (New York, NY: HarperOne, 2007), Kindle Edition, Location 662 of 5260.

WHO IS JESUS?

This question has been one that the scholars, theologians and others have been grappling with since his entry into the world. The authenticity of the Jesus found in the biblical text as the true messiah and Son of God is widely debated. For many in the Christian community, the undeniable truth is based on the impact his birth, life, death, and resurrection have made on the world. As a result, those who have chosen to be Jesus followers still embrace the teachings of Jesus that lead to a life of obedience to God.

Jesus understood that his purpose and destiny was manifested in obedience to God's divine will to usher in the "kingdom of God". As noted by Obery Hendricks, "The kingdom (or sovereignty) of God was a new world order of transformed human relationships; it was social, economic, and political relationships in this world made holy."⁶ For Jesus, it became a present reality of God's rule in the world amid the challenges and chaos that existed from the oppression and injustice of imperial Rome. In this context, we find Jesus, who enters onto the pages of history during the first-century in which the Roman Empire was in control. Roman power and authority was a critical component during the time of Jesus.

Jesus was a first-century Jewish prophet born into a peasant lifestyle in the obscure village of Nazareth in the Galilean region. An understanding of Jesus must

⁶ Obery Hendricks, *The Politics of Jesus: Rediscovering the True Revolutionary Nature of Jesus' Teachings and How They Have Been Corrupted*, Reprint ed. (Durham, NC: Three Leaves, 2007), page 99.

embrace an emphasis on Jesus' "rootedness" in his own tradition as one teaching and acting within Judaism. Jesus' world was theologically and politically charged as the history of Israel was a predominant theme in the lives of those who lived in expectation of a messiah who would overthrow Rome's power during the first-century.

Through a shared understanding of Israel's story of hope, Jesus came to symbolize the hope, but in an unexpected manner. As Jesus taught and encountered the religious and political forces, his message evoked discomfort and wrath because it attempted to subvert the status quo of power and authority. A thorough examination of Jesus must seek to understand the social, political and cultural setting in which he lived that contained the worlds of the Roman Empire and Judaism.

Rome had risen in power during the 200-300 years prior to Jesus' birth having remained as a republic with systems of checks and balances to ensure equitable distribution of power, however, 30 years prior to Jesus' birth Rome was ruled by Julius Cesar, a military hero who assumed power and created a family dynasty. With the rise of power under this family dynasty, rulers arose who associated themselves with divine status on the level of being considered gods. The power of Rome was to be challenged for there was to be no other god than the God of Israel.

The Roman Empire was a dominant preindustrial agricultural society that functioned primarily through a class system of wealthy landowners and the peasant class that supported this oppressive system. Within this structure were the ruling elite who were equally oppressive in their political control and governance, and the religious Jewish leaders who adhered to a strict interpretation of Judaic law while also seeking to accommodate Rome's power and authority.

Within the mix of divergent sources of power, authority and influence is found the historical Jesus who also takes upon himself the mystical identity that bears witness to his divine appointment and revelation that the Christian faith holds onto as representative of one sent by God. As God's sole representative, the Christian community has adopted through a faith conviction, the embodiment of Jesus, as Marcus Borg would state as "the decisive revelation of God."

Borg further states, "For Christians, the decisive revelation of God is a person. As Son of God, he reveals God; as the Word become flesh, he embodies what can be seen of God in a human life; as Light of the World, he enlightens us about the nature and will of God and about the way to life."⁷

Jesus becomes the revelation of God in which one can attest to the significance of his life, as representative of what God would be like in human form as expressed through Jesus' character and passion for doing the will of God.

Although the Christian community looks at Jesus coming into the world as a "Savior" to serve as a sacrificial representative of the sins of humankind who brings forth reconciliation between God and humankind, Jesus becomes much more than that by his own words.

Jesus never claims to be savior, but rather initiates a way of seeing God as being a God who cares for the oppressed and marginalized in society. In this context Jesus seeks, through his message, a faith community that is responsive to others and envisions a means of demonstrating love and empowerment.

⁷ Marcus J. Borg, *Jesus: Uncovering the Life, Teachings, and Relevance of a Religious Revolutionary* (New York, NY: HarperOne, 2008), page 6.

The process of empowerment is best reflected through his teaching dealing with everyday life situations that make the listener aware and conscious of the message that speaks to the breaking forth of God's kingdom appearing on earth. Jesus chose to use parables as a simple way to get people to listen. It was often the shock value of these parables that caught people's attention and allowed them to make abstract ideas concrete.

Jesus used parables to get people to think for themselves that often resulted in a motivation to act. Parables were often told to provoke a response that would help the people to make proper decisions related to matters happening around them. There were no captive audiences addressed by Jesus as he was constantly on the go in the open-air arenas of the Galilean region. Jesus was keen in utilizing a method of teaching that captured attention and was most familiar. As a teacher Jesus understood the importance of engaging the people "right where they are." Whether on the seashore, at the marketplace, in someone's home or in the temple, Jesus was actively engaged through his actions in the lives of people in need.

Through the parables Jesus both revealed and concealed new truths regarding God's kingdom agenda. Those who rightly responded were called disciples and to them it was granted the opportunity to travel alongside of him as the mysteries of the kingdom were being revealed.

As Jesus used the parables as a means of engagement, the work of kingdom building was confronted by those who opposed this radical and revolutionary approach to ushering in the reign of God's kingdom. Those who opposed him were more concerned with the distribution of power as a means of controlling wealth and political/religious status, yet Jesus continued proclaiming the "kingdom of God" despite the efforts of those

who sought to quell his teaching even to the point of threatening death that ultimately became his fate.

As Jesus' intent was that of ushering in the "kingdom of God" through his teachings and model of unselfish obedience, the Jewish people to whom he came did not always readily receive his message. The radical nature of his teachings made the religious leaders question his authority, especially as it threatened their role as accommodators of Rome's power over the people.

The message found in Jesus' teaching was intended to challenge the present reality of oppression and injustice while providing an alternative worldview that promised deliverance from subservience and foreign rule. As stated by Reza Aslan the kingdom of God became a "new world order wherein the meek inherit the earth, the sick are healed, the weak become strong, the hungry are fed, and the poor are made rich. In the kingdom of God, wealth will be redistributed and debts canceled."⁸ The present reality for Jesus followers was a community where all needs were met. Jesus believed that transformation occurred in community when each member was healed and delivered.

In the context of this Demonstration Project, the value of Jesus and his teachings provides relevance today pertaining to God's plan being fulfilled in the lives of disciples who remain obedient. The message of Jesus is profoundly relevant to Jesus followers who must recognize the imperative of utilizing financial resources in a wise and faithful manner. The biblical texts will be employed as a tool for the meaning making process to provide points of reference in the teachings of Jesus.

⁸ Reza Aslan, *Zealot: the Life and Times of Jesus of Nazareth* (New York: Random House, 2013), page 181.

CHAPTER 3 GOD OWNS IT ALL

Key to placing an emphasis on the meaning of “putting God first” is the primary understanding that God is the creator of everything. God does not require anything from us because it all belongs to God. From the beginning of creation God intended that everything humankind needed would be provided, however through acts of disobedience, humankind altered the relationship with God and began to work the land to access the provisions of God.

Within this process of becoming laborers in God’s earth, the maintenance and upkeep of resources God entrusted to us became an expression of faith that resided in the ability to trust God for everything. In trusting God, a relationship was formed between God and humanity, however, through the failure to remain obedient to the commands and instructions of God, humanity often was faced with difficult situations based on decisions they had made.

The ability to make choices resulting from God granting us “free will” as a means of expression was a telling factor in where our love, devotion, and obedience to God resided. By making the right choices we could demonstrate through our deeds and actions a wise decision by remaining obedient to God’s will and purpose in our lives.

The choice of following God’s will for our lives is associated with our understanding that God desires only the best for us and intends for us to be prosperous

and healthy. Through a choice made by God, we belong to God, as does everything in God's created order. As the Psalmist declares, "The earth is the Lord's and all that is in it, the world and those who live in it" (Psalm 24:1).

God established this order within the universe to bring glory to God. As God is rightfully in complete control having never surrendered ownership to humanity, there remains an understanding that God's love remains constant despite the various ways humanity may abuse God and take God for granted.

God established and reaffirmed God's love for humanity in the person of Jesus who came into the world because of God's love. In Jesus is the full revelation of God's unconditional love being demonstrated for the entire world to see and experience. Once again it becomes humanity's choice of acceptance or rejection that sets the stage for God's active participation in the lives of people who choose whether or not to adhere to the teachings of Jesus as a way of life.

Living in compliance to Jesus' teachings creates the pathway to realizing the means by which you can attain the blessings of God. Blessings accrue in many ways and are experienced differently based on one's circumstances. A blessing for one might result in a bad turn of events for another. Understanding the differences and making the necessary adjustments brings one into a place of growing wise about the decisions being made.

Making the point that God owns everything and that God makes the choice to share resources with us brings us to the area of constantly living with the perspective of God's ownership in our lives' affairs. Everything we own, encounter, and fear comes solely from God. Armed with this understanding, we should adopt the mind-set of

constantly seeking God's direction in our lives as it pertains to how we manage effectively everything that we have received from God.

This aspect of management brings us to awareness that God desires for all the ability to exercise faithful stewardship principles in their lives. As noted by Randy Alcorn, "Stewardship includes the divinely delegated management of our physical, mental, and spiritual lives, and the exercise of our God-given gifts and skills."⁹ Through faithfulness that goes beyond our natural abilities, we can begin to see God in the midst of all that we encounter and experience.

As God is the owner of all things, we come to a place of acknowledging that we don't have total control over life's circumstances, so while we are faced with challenges on a daily basis, we need to begin to draw comfort and strength in knowing that despite how discouraging things may appear, God remains in complete control.

This idea often becomes a stumbling block as we strive to handle situations in our own ways without first consulting God. Based on personal testimonies, the difficulties that we face on a daily basis are often made worse because we did not seek God's counsel in the matters. Seeking God becomes an after thought after we have pursued other options only to find out later that the best option was God's plan.

Often found in the biblical record are the stories of those who did not initially seek God's advice and turned rather to their own limited understanding that proved to be no match to the wisdom of God. Being in that place where we learn to be obedient in seeking God's counsel and plan moves us into "putting God first" in our life affairs.

⁹ Randy Alcorn, *Managing God's Money: a Biblical Guide* (Carol Stream, Illinois: Tyndale House Publishers, 2011), page 16.

Ultimately, it becomes a way of life in which we continuously seek to remain in God's favor through a life of obedience that prepares us in our faith journey toward wholeness.

It was critically important for Jesus in his life ministry to know and acknowledge God as creator and sustainer of life and the one sent to represent God with his proclamation of God's kingdom being manifested into the world. Jesus as the one sent from God, to be the image of God on earth, understood fully who God was in his life and the lives of those who would become his followers.

Jesus serves as the primary model of one who understood that being in a relationship with God engenders transformative acts of power in the lives of people. Through the teachings of Jesus, God is manifested in the hearts, minds, and souls of those who are open and receptive to hear and see God's love birthing forth a new reality of freedom, justice, and truth.

It therefore becomes imperative that we allow the teachings of Jesus to become a means of empowerment and enlightenment in those areas of life that are most challenging and in need of resolve. After God's ownership of all things has been established, we can continue down the road leading to fundamental stewardship principles that will allow us to be faithful stewards in God's economy of abundant living.

THE ROAD TO STEWARDSHIP

A biblical world view of stewardship can be consciously defined as “utilizing and managing all resources God provides for the glory of God and the betterment of His creation.”¹⁰ Stewardship in this context has everything to do with God who entrusts us with resources of time, gifts, and talents that used wisely will produce tangible results that bring glory to God.

The perfect model of faithful stewardship was demonstrated through the life and ministry of Jesus who understood that God’s ownership of all things included the purpose for which he was sent to bring glory to God through his actions. Jesus’ primary purpose was to do the will of God who sent him into the world to be a manifestation of God’s glory in the earth. Jesus took no credit himself, but continuously directed his focus to God for guidance and direction.

Stewardship is rooted in the ability to grasp the meaning of being entrusted with the management of possessions that are not your own. Inherent in this task is the opportunity of making a choice to be either a good or bad steward. The result of making the right choice usually manifests itself by bringing glory to God that serves to strengthen and empower others.

¹⁰ Charles Bugg, “Stewardship” in Holman Bible Dictionary (Holman: Tennessee, 1991), pages 1303-1304

As a means of empowerment, creating a shared understanding of how to implement faithful stewardship principles within the economic and financial challenges becomes the focus of biblical engagement. Addressing these challenges that impact our lives on a daily basis, the issue of money and finances becomes a primary concern. In this context, the relationship between the proper uses of money related to being a faithful steward is a widely held concern. The tension created by the subject of money and stewardship principles is often high and the subject is often highly debated. So much has been written on the subject matter that you can wind up with varying points of view that leave you often confused and discouraged.

Faithful stewardship principles however require a much deeper analysis that reaches beyond money and possessions. Required is an attitude adjustment as to how we use money to bring an awareness of God's ownership over us that results in ways that bring glory to God. It becomes a place of envisioning God's economy contingent upon the supply and demand effects of God's infinite supply of resources that demands our total obedience.

The release of God's abundant resources has always come as a result of faithful obedience. The biblical text records countless episodes in which God provided an abundance of blessings as God's reward for obedience. As Craig L. Blomberg states, "The very fact that God has promised Israel the land of Canaan, with its abundant natural resources, demonstrated his commitment to providing the blessings of the material world as a pre-eminent, good gift for his people (see, *e.g.*, Num.14: 8; Deut. 6:3; 8:18)" ¹¹

¹¹ Craig L. Blomberg, *Neither Poverty nor Riches: a Biblical Theology of Possessions (new Studies in Biblical Theology)* (Downers Grove, IL: IVP Academic, 2000), page 40.

Acting in obedience Abraham gave a tenth of all his possessions as a tithe to the temple of God for the provision of the priest. In this Abraham trusted God and established a pattern of recognizing that all comes from God and that through obedience it served to bring glory back to God.

Bringing glory to God becomes an aspect of worship demonstrated through the tithe. The tithe instituted by God became a financial system in Israel during the time of the Levitical priesthood that enabled them to execute their priestly function. Under Mosaic Law, the tithe was instituted to provide for the Levites who were not landowners. Additionally, every third year the tithes would also be distributed to provide for the needs of the widows, orphans and poor. As it was an Old Testament practice, its significance continues to be an important aspect of serving God and bringing glory to God.

The emphasis placed on the tithe must not be relegated to a strict monetary calculation but more of an expression of worship that acknowledges God's sovereignty over our lives' affairs. The burden of taxes and tithes in ancient Israel did not negate the fact that God's people were obligated to be wise stewards over material resources. As noted by Craig L. Bloomberg, four transcultural values of "redeemed economics" that serve as the major thrusts of Israel's Law summarized by Christopher Wright are highlighted, "First, there was to be shared access to the land and the use of its resources by the distribution to family, clan and tribe. Second, all able-bodied Israelites had the right and responsibility to be productive workers. Third, economic growth and material goods were both validated and put under careful constraint and critique. Finally, a major

concern permeating the Law involved justice in the use and distribution of the products of the economic activity of God's people."¹²

In this summation, I find the foundational pieces that provide an assessment tool for determining the equitable distribution of resources within any given community that seeks to ensure the health and welfare of all its members.

While journeying on the road of stewardship, one must establish a point of origin in formulating an understanding that informs the meaning making process to become a faithful steward of God's resources for personal and communal empowerment. The concept of the tithe becomes a foundational demonstrative act of "putting God first" as an expression of honoring God and showing forth gratitude. Regardless of whether this is a private or communal action; it serves as the practical application of biblical truth reflected in our life experiences.

Stewardship becomes a way of deepening one's faith experience that finds its roots in the biblical text as it documents a progressive movement within the lives of people. Found in Job is God's story of provision during unbearable circumstances because of Job's faithfulness and commitment to God despite his plight. Job understood the importance of sharing with the poor during his time of material blessing that afforded him the opportunity of getting more back because he could be trusted.

"The psalmists were deeply convinced that God was concerned not only about the alleviation of all aspects of material deprivation, but also for the relief of the deep religious needs which the vicissitudes of life presented. They saw quite clearly that

¹² Ibid, Page 49-50.

physical and spiritual well-being before God were two sides of the same coin.”¹³ How often do we find the psalmist proclaiming the goodness of God as a provider in the midst of daily challenge?

Micah summarizes what repentance looks like for those who understand what is required in being a faithful steward in the economy of God. “He has showed you, O people, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God” (Micah 6: 8).

Ultimately we arrive at that place whereby we ask ourselves the question regarding where our treasure lies. Seeking to be a faithful steward in the midst of challenges that impact us on a daily basis is the pivotal intersection of faith, trust, and belief in someone who is greater than us.

Trusting in God becomes a personal decision governed by our relationship with God informed by the teachings of Jesus that serve as a model of total faith, trust and obedience. Likewise, being entrusted with resources from God is a critical component in becoming faithful stewards.

¹³ Ibid, Page 61

CAN YOU BE TRUSTED

Being entrusted with anything you neither purchased nor had any direct investment in is a privilege and honor that should not be taken lightly. We live in a materialistic culture that places great emphasis upon the accumulation of possessions, resulting in a tendency to value individual and collective worth in society based on the sizes of our bank accounts, homes, and other items of perceived value. This translates into a determination of one's net worth based on the value of all assets minus liabilities.

Money has served to gauge the value of goods, services and possessions. In ancient times the mode of payment usually involved animals, precious stones or metal, that had replaced the earlier barter system based on exchange of goods and services. Eventually money became associated with the minting of coins and the production of paper currency that functioned as a unit of calculation and become a country's currency.

“Money has emerged as a form of wealth accumulation. Money can be saved and stockpiled without rotting away. Unlike wealth stored in herds of cattle or camels, money doesn't die!”¹⁴ In this context, the use of money in terms of being saved or used to purchase property and possessions creates an intrinsic relationship that is tied to wealth.

From a biblical perspective money is a dominant theme throughout the narratives of the Old and New Testament. As noted in the “Financial Stewardship Bible” there are

¹⁴ *Wealth and Prosperity (Money Stories from the Bible)* (United Bible Societies, 2009), page 5.

over 2,000 verses that relate to money and possessions. The Bible contains many stories that deal with the right and wrong ways of utilizing money. A prominent text warns that “For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:10). The love of money becomes a diversion that takes the focus off God and places it on greed or excessive materialism.

The proper and wise use of money as a means of exchange that supports activities in the kingdom building process becomes the main focus for those who can be trusted by God. The stories of those who God trusted are found in the Bible along with stories of those who abused the trust and suffered the consequences of disobedience.

From Genesis to Revelation, God’s story does not negate the important role of money in our lives. The Bible serves to heighten our awareness of the most important things in life where the aspect of being faithful stewards of God’s resources serves as a prominent theme. God has entrusted us with earthly possessions that when used wisely will garner success and provides us with prosperous lives.

It does not matter how much money we accumulate but how wise we have been in the choices regarding its use. The question becomes; “Has money become a hindrance or a blessing in the achievement of God’s plan and purpose for your life?” It becomes your ability to answer this question truthfully that determines whether or not God can trust you as a faithful steward.

Trust is usually earned through a display of inner and outer characteristics that produce faith and assurance based on ones being accountable for the results of deeds and actions. God, who embodies all truth, bestows trust in those who are deemed to be

faithful based on adherence to a standard of obedience. Through obedience, the portal opens in which the blessings of God flow into every aspect of our lives resulting in God's active involvement in the affairs of our lives and continuous provision for every need before we ask or think about it.

If God watches over even the lowliest living creature, how much more can we be ensured that God desires to work God's plan in the midst of our lives. God desires for us to be trusted to do the right thing with everything that has been given to us. Through the narratives captured in the biblical texts we have an opportunity to learn valuable lessons that provide guidance in the proper use of resources God desires to entrust into our care and responsibility.

More importantly, God provided Jesus as a perfect model of a trusted steward. In Jesus is the obedience, faith, trust, and confidence of one who knew his purpose. Jesus came to demonstrate how one is able to live in obedience to God by following his example and learning the lessons he taught in the midst of life's pressing circumstances.

For a Jesus Centered Learning Community the teachings of Jesus serve as the critical tool that provides guidance and enlightenment in the meaning-making journey that strives to overcome the daily challenges in becoming faithful stewards of God's resources.

From the outset of this journey, I endeavored to remain informed by the various scholarly material that addresses financial strategies for implementing biblical principles related to God, Jesus and money. Yet, the most helpful information has been manifested through the discourse encountered in partnership with others striving for a shared

understanding in the midst of our faith community based on our individual and collective experiences of navigating through this journey called life.

The personal and communal narratives that have been captured through testimonials, surveys, and written assignments have proven to be invaluable primary source information that reveals that God is actively speaking in our midst. The establishment of mutuality and trust that was created based on a common goal of obtaining a shared understanding served as an initial means of empowerment. From this vantage point trust became a key aspect in the sharing and discovery process that created tangible outcomes that will be quantified later through evaluation and assessment.

Within meaning making is also the encounter with norms, values, and beliefs that govern our faith community's understanding of itself. As previously indicated, the aspect of faith becomes a significant expression of love in the midst of the work entailed in building God's kingdom. It is through faith that the community is built, nurtured and sustained. "Community is a primary educator of faith, as people learn by participating in its creeds, codes, and cultic activities."¹⁵

The opportunity that allowed for the transmission of information concerning our preconceived ideas and assumptions related to God, Jesus and money has been exposed and scrutinized in an effort to get in front, behind, and within the life of the biblical text. The engagement with the biblical text has begun a journey into a fuller understanding of the parables of Jesus that challenges our way of seeing God's role in the financial affairs of our lives. No longer can Jesus and money be an abstract concept; rather it must serve

¹⁵ Jack L. Seymour, Margaret Ann Crain, and Joseph V. Crockett, *Educating Christians: the Intersection of Meaning, Learning, and Vocation* (Nashville: Abingdon Pr, 1993), page 70.

as an awakening moment into a present reality of being trusted with God's resources that leads to an empowering manifestation of strategic stewardship principles for kingdom building endeavors.

Ultimately, we have come to a strategic intersection in which the parables must begin to speak concerning their impact upon those who hear the parables and are prompted into responsive action.

CHAPTER 4 THE PARABLES SPEAK

The parables of Jesus were a means of communicating revealed and concealed new truths regarding God's kingdom manifesting itself on earth. Jesus as a first century Jewish prophet announced God's kingdom as a radical approach to share God's story of redemption and restoration. "Parables were the means Jesus used most frequently to explain the kingdom of God and to show the character of God and the expectations that God has for humans."¹⁶

Jesus chose to communicate with his listeners in a way that evoked a response to abstract ideas that was intended to bring forth concrete actions. These ideas often had a shock value associated with them that created opportunities to make its listeners uncomfortable therefore requiring immediate response or action. It was Jesus' ability to compel people to think for themselves that resulted in people becoming more questioning of authority. "Jesus did not wish to save people the mental sweat of thinking; he wished to make them think. He did not wish to make their minds lazy; he wished to make them active. He did not wish to take the responsibility from them; he wished to lay the

¹⁶ Klyne Snodgrass, *Stories with Intent: a Comprehensive Guide to the Parables of Jesus* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2008), Kindle Edition: Location 153.

responsibility on them. So he used the parabolic method, not to do his audience's thinking for them, but to encourage them to do their own thinking."¹⁷

As Jesus moved about the region of first-century Palestine he often taught large crowds of people in open-air settings where they were free to walk away at any time. Jesus needed to capture their attention in a manner that made the message understandable and familiar to them. Jesus taught and engaged those who gathered whether they were Jew or Gentile, rich or poor, educated or illiterate with a message meant to confront them where they were. Those who were able to grasp this understanding that changed their lives and caused them to respond were called disciples. These disciples became those who would continue to adhere to the teachings of Jesus and be responsible for the transmission of the gospel message to the world.

The parabolic method of teaching employed by Jesus attempted to address the everyday situations that his hearers encountered. These parables were stories that conveyed a meaning that seemed simple, but had a deeper message that was capable of getting to the heart of life's challenges. Jesus provided his own answer when questioned about his use of parables:

Then the disciples came and asked him, "Why do you speak to them in parables?" He answered, "To you it has been given to know the secrets of the kingdom of heaven, but to them it has not been given. For to those who have, more will be given, and they will have an abundance; but for those who have nothing, even what they have will be taken away. The reason I speak to them in parables is that 'seeing they do not perceive, and hearing they do not listen, nor do they understand'" (Matthew 13: 10-13).

¹⁷ William Barclay, *Insights: Parables*, Reprint ed. (Edinburgh: Saint Andrew Press, 2011), Kindle Edition: Location 171.

It was in this context Jesus used parables to convey truth hidden from some, yet revealed to those able to receive the intended message. A parable may be briefly defined “as a figurative narrative that is true to life and conveys through analogy some specific spiritual truth(s) usually relative to God’s kingdom.”¹⁸ The parable became a means of putting two ideas or realities side by side in a process to bring forth truth that motivated a response to decide and act in a proper manner.

Parables found their origin before Jesus’ usage and were often used by the prophets in the Old Testament to convey the meaning of heaven and the expected reign of God. In Hebrew the word *mashal* is often translated to mean parable that was not designated to any specific genre but could be associated with proverbs, riddles, and sentences of the wise. Although the genre known as parable is not found in the Hebrew Bible there is a correlation to its usage in the rabbinic *meshalim* that is explained as short narrative fiction. In this construct Jesus taught in a method that was familiar to the Jewish people who were his intended audience.

In the New Testament, the Greek word *parabole* was translated to mean any short story that had a meaning denoted by a symbol. As noted by Bernard Brandon Scott, “... a parable is a *mashal* that employs a short narrative fiction to reference a symbol.”¹⁹ Jesus made reference to many forms of speech that denoted a way of making comparison or likeness to a symbolic representation that could be captured in an allegory, simile, and metaphor. There has been significant debate among scholars regarding the interpretative

¹⁸ Guildlines For Interpreting Jesus' Parables - Gordon College ..., http://faculty.gordon.edu/hu/bi/ted_hildebrandt/ntesources/ntarticles/bsac-nt/bailey-interpretingparables-bs.pdf (accessed January 18, 2014).

¹⁹ Bernard Brandon Scott, *Hear Then the Parable*, Reprint ed. (Louisville, KY: Fortress Press, 1989), Kindle Edition: Location 94.

nature of the parables in the context of allegorical, similitude, and metaphorical meanings associated with the interpretations of parables. Mark L. Bailey in his article on *Guidelines for Interpreting Jesus' Parables* noted that, "Parables are distinguished from other literary figures in that they are narratives in form but figurative in meaning. Parables use both similes and metaphors to make their analogies, and the rhetorical purposes of parables are to inform, convince, or persuade their audiences."²⁰

To understand the development of modern interpretation of the parables, one must look to the history of interpretation that has two major developments since the end of the 19th century. The tendency to allegorize the parables became a point of contention. Allegorizing was an interpretative process that had more to do with church theology than with Jesus' original intent for the parable's meaning. During the post-Enlightenment period corrections were made to Augustine's cited incorrect interpretation of the Good Samaritan (Luke 10:30-37) that led to the claims that parables are not allegories and that parables carry only one main point. Adolf Julicher was a main proponent of this claim and corrected the allegorical approach, however C.H. Dodd and Joachim Jeremias further challenged his scholarship. During the early 20th century these scholars stressed the importance of looking to the textual form of the parable to reconstruct the historical setting that would assist in supporting a proper application of the parable in its historical setting.

Jesus used the parables to motivate his audience to make the right decisions regarding issues confronting them on a daily basis. During Jesus' time his hearers were

²⁰ Guidelines For Interpreting Jesus' Parables - Gordon College ..., http://faculty.gordon.edu/hu/bi/ted_hildebrandt/ntesources/ntarticles/bsac-nt/bailey-interpretingparables-bs.pdf (accessed January 18, 2014).

introduced to a new reality of what it meant to envision the kingdom of God becoming a present reality in their existence. The parables were first understood in the historical setting of the first-century Palestinian hearer who was confronted with the reality of oppressive Roman conditions.

It is critical that an understanding of the historical, political, cultural, spiritual, moral meaning and value of Jesus' audience become a focal point of interpreting the parables for use in our present context. Jesus spoke in parables that dealt with issues that made references to something in nature or reflected something that related to the way people made decisions based on judgments and reasons. Mostly the parables were designed to bring resolution to a problem or provide an answer to a question. There was usually a matter that required an immediate response to address an issue at hand and thereby reveal a truth that may have seemed unknown.

A basis for utilizing the parables to arrive at a shared understanding of the Jesus teachings as a means of radically encountering the issues of money and finance was examined. Particular to the Lukan text is the widely held understanding by many scholars that Luke has a special interest in wealth and poverty. Although there was no particular reference to money matters, the Lukan message dealt primarily with the insistence that the community of believers address the needs of those who were disenfranchised.

As the gospel message that sought to address the inequities of the distribution of resources and possessions, Luke utilized the teachings of Jesus to bring forth an awareness of "kingdom of God" principles found in the parables. "There is a definite emphasis in Luke's gospel on showing how commitment to Christ affects what one does

with one's possessions.”²¹ The parables used by Jesus created discomfort for the hearers, exposing them to a new reality not yet experienced.

Utilizing the parables of Jesus is an effort of correlating the issues of money and finances for the purpose of Bible engagement that creates meaning in the context of a Jesus Centered Learning Community. In the midst of community is the opportunity to confront issues that become revelatory and expose those hidden tendencies that often serve to limit one's ability to deepen one's faith experience in trusting God for every need in the midst of facing life challenges.

In the world of the parables it becomes the everyday experience that assists in making those spiritual decisions that demonstrate God's grace is continuously at work in our lives. Interestingly, it is the realizations that outcomes were not anticipated in hearing the parables speak in the context of the first-century Palestinian community and within our own context. The parables spoke in a way that gave voice to a present day application providing another means of understanding and ultimate empowerment through responsive change in our attitudes, values, and ways of believing and trusting God.

²¹ Ben III Witherington, *Jesus and Money: a Guide for Times of Financial Crisis*, Reprint ed. (Grand Rapids, MI: Brazos Press, 2012), Kindle Edition: Location 1209.

RAISING AWARENESS

Embarking upon a journey requires a plan to reach your destination. Raising awareness to basic terms that contribute to a shared understanding of “financial stability” and “economic empowerment” was a critical point of departure. A series of workshops were conducted to create an opportunity for interactive dialogue and engagement in the meaning making process of discovery pertaining to financial matters.

A forum was held entitled “Putting God First Financial Awareness Workshop” comprised of invited “disciple-participants” who expressed interest in obtaining financial tools and strategies for the cultivation of a biblically based approach to money management. As an ongoing strategy for empowerment in the areas of finances it was essential to raise the awareness of the disciple-participants to achieve a shared knowledge of the challenge being faced

As initially expressed the challenge of obtaining financial stability as a means to economic empowerment was a shared endeavor. A foundational understanding for financial stability addresses the ways in which individuals access their ability to meet their financial obligations in the midst of economic unease resulting from a consumption model of success. It is often assumed that financial stability is achieved through the accumulation of material possessions that create intrinsic value and become a factor in the determination of wealth.

However in our consumer driven society where debt is often used as a means of accumulating these material possessions, there is the danger of making unwise and often fatal financial errors that have a lasting effect on achieving financial stability. Within the exploration of these pitfalls is the opportunity to glean useful lessons that produce proper protocols for making sound, wise financial decisions. As noted in the book entitled *“Economic Empowerment Through the Church”* by Gregory Reed, “Economic empowerment is a reasonable response to the fact that we are presently in the world, if not of it, and being in the world requires the full armor of faith to survive.”²² Additionally he notes, “An effective ministry today requires effective funding and effective stewardship. Since the black church is by all odds the best-funded institution in the black community, and since the spectrum of African American needs continue to broaden and to escalate, effective stewardship in the black church can no longer ignore the call to black economic empowerment and still claim responsible leadership.”²³

Through the utilization of a “JCLC Financial Awareness Stewardship Survey” that was administered both online and in-person, a shared understanding of financial stability for economic empowerment was derived from the collective responses. The initial survey was utilized as the easiest and quickest way to quantify and summarize data during the diagnosis process. As an assessment tool the survey served to gauge the respondent’s current financial situation that posed the greatest financial concerns. The survey also dealt with budgeting and motivational aspects for giving in the context of demonstrating stewardship principles. Ultimately the survey addressed respondent’s

²² Gregory J. Reed, *Economic Empowerment through the Church: a Blueprint for Progressive Community Development* (Grand Rapids, MI: Zondervan, 1994), page 14.

²³ Ibid, page 15.

understanding of stewardship principles in the Bible that emphasized whether the teaching of Jesus through the use of parables could be an effective strategy for producing faithful stewards of financial resources.

The context for the survey was established utilizing the challenge statement as a point of reference through a qualitative methodology that focused on gaining greater clarity and understanding of the challenge. In identifying the challenge, the survey's intent was twofold: raising awareness to the challenge and getting the initial feedback from respondents within the respondent's contextual setting. As noted in Action Research by Ernest Stringer, "research is systematic and rigorous inquiry or investigation that enables people to understand the nature of problematic events or phenomena."²⁴ In this way all who affect or are affected by the challenge have the opportunity to be included from the outset in the discovery process.

The respondents to this survey were comprised of Vision Council members in addition to disciples who participated in a seven-week Bible engagement study. An emphasis was made to ensure "a collaborative approach to investigation that seeks to engage "subjects" as equal and full participants in the research process."²⁵ The female gender comprised 90% of the respondents in which 80% of all respondents were between the ages of 35 to 54. The marital status was comprised of 47% single and 37% married individuals.

In addressing the overall estimation of the respondent's current financial situation 58% indicated that they experienced minor struggles but were capable of making ends

²⁴ Ernest (Ernie) T. Stringer, *Action Research*, Third ed. (Singapore: SAGE Publications, Inc, 2013), page 4.

²⁵ Ibid, page 10.

meet while 26% were currently content with their financial condition. Overall the current financial situation of respondents was deemed to be healthy as indicated by their initial responses, while 15% of the respondents indicated that financial stress created life disruption and assistance in their finances was needed.

The survey sought to identify the respondent's greatest financial concerns. In their responses, 79% of the respondents indicated that having inadequate emergency funds to meet unexpected needs was their greatest concern. Many financial advisors equate an adequate emergency fund to six months take home pay in savings. The corresponding financial concern related to inadequate savings was the response from 68% of the respondents. The next concern that also 68% of the respondents indicated related to leaving an inheritance. Several other concerns that represented 42% of the responses respectively were retirement income along with medical expenses that correlate to each other as we experience the aging process. These concerns also correspond to the ability to preserve wealth that was a financial concern for 47% of the respondents. The area of least concern for the respondents was losing one's job and inadequate giving that represented 26% and 21% of the responses, respectively.

The survey as an assessment tool sought to quantify those financial methods currently being utilized in the lives of the respondents. As a financial tool 39% of the respondents generally follow a budget while 22% regularly use a budget and 22% tried but were unable to budget. There were 17% who indicated they do not budget. Based on these responses, the budget process as a financial tool had varied levels of use.

The awareness level of the respondents led to factors that motivate their personal reasons for giving in the context of their faith community. The primary motivating factor

for giving was based on their love of God that reflected 84% of the respondents' responses. Equally important was that 68% of the respondents indicated that biblical teaching was a motivating factor while 31% responded that being able to give to a cause for which they were passionate contributed to their motivation to give. Surprisingly no one responded that a personal relationship with someone in ministry, or guilt, duty or personal prosperity factored into his or her motivation to give. Importantly, the love of God and biblical teaching as a motivating factor for giving becomes a pivotal awareness strategy in addressing the challenges to becoming a faithful steward of financial resources.

The awareness assessment of the respondents indicated that 56% were quite familiar while 39% were somewhat familiar with stewardship principles in the Bible. Overwhelmingly 95% have an understanding of what the Bible teaches concerning stewardship principles. This finding is further supported by 95% of the respondent's response indicating that they moderately to strongly agree that the parables of Jesus are relevant in providing a foundation for the proper understanding and application of the gospel message that produces faithful stewards of financial resources.

Unsurprisingly, 50% of the respondents indicated that the economic downturn has affected their stewardship practices related to tithing, paying bills, seeding and saving while 28% and 22% indicated that there was no effect and some change, respectively. These responses support the need for raising awareness pertaining to strategic tools and methods that will begin to address the economic and financial challenges that impact daily life experiences. Although as a faith community there was an understanding of stewardship principles in the Bible, the application of these principles becomes a key

component in the meaning making process for deriving a shared understanding of financial stability that fosters economic empowerment.

Ultimately we arrive again at the development of a shared understanding of financial stability as reflected through the interactive dialogue from the workshop participants along with survey responses. As all participants and respondents share their affiliation with the JCLC, financial stability is understood in the construct of adhering to a standard of tithing, paying bills, seeding and saving. The ability to do this on a continuous and perpetual basis creates a system whereby finances are managed effectively with emergency funds in place for times of need. Another measurement of financial stability is found in ones relationship with God. As noted by one respondent, “The stability of our finances is a reflection of our stability in relation to God.” “Putting God first” is a key aspect in ensuring that God is consulted first in making all financial decisions. It comes through obedience that one seeks to demonstrate through deeds and actions the discipline required in being able to earn, spend, save and give of the resources entrusted to him/her by God.

Being entrusted with time, talent and resources that come from God places disciples in a strategic position for God’s use to demonstrate to the world there is a more excellent way that God desires for their lives. As noted by a disciple, “... the ability to be a God distribution center for currency and wealth (time, talent and resources) through this world.... I am a God-directed seeder” becomes the ultimate achievement for each disciple within the faith community.

Both the workshop and initial survey created a heightened awareness that provided the foundational framework for the seven-week Bible study. Based on the

responses 74% believed that a Bible study on teachings of Jesus utilizing selected parables is an effective way of addressing economic and financial challenges that impact disciple's daily lives. The remaining 26% were unsure which indicated that some uncertainty existed that could be further evaluated employing post survey responses at the conclusion of the Bible study.

Finally the survey responses reflected that 37% were sure in comparison to 42% who were unsure along with 21% not believing that the JCLC faith community understands and embraces the spiritual principle and standard of “tithing, paying our bills, seeding and saving” as a means to secure financial stability in their lives. It is evident that a need existed to raise the awareness of participants who would be engaged in this Demonstration Project. Through the evaluative process the envisioned transformative change in attitudes, behaviors and values will be accessed to determine whether the life experiences of disciples have moved them towards financial stability and economic empowerment serving as the foundational building blocks for a nurturing sustainable community.

The survey data along with the interactive dialogue from the workshop session both served to inform the development of the Bible study curriculum. The Bible study focus was intended to provide an interpretative lens for the application of the Jesus teachings found in selected parables in the life experiences of disciple-participants. As stated in Action Research, “All analysis is an act of interpretation, but the major aim in analysis is to identify information that clearly represents the perspective and experience of the stake holding participants.”²⁶

²⁶ Ibid, page 98.

The opportunity to increase the awareness level of disciples through both the survey and workshop series became a key experience that created a desire to gain a deeper understanding of becoming faithful stewards by adhering to a standard of “putting God first” through an act of worship and obedience.

ENGAGING THE CHALLENGE THROUGH BIBLICAL LITERACY

The challenge of biblical engagement for disciples-participants is that they enter into an ongoing story found in the narratives of the biblical text with a sense of suspicion. Once again, “the hermeneutics of suspicion” analyzes the text in what it seems to say in relation to ascertaining its true meaning. Through a study focused on seeking a shared understanding pertaining to Jesus and money we come to the text with preconceived notions regarding its meaning for our lives, yet, we must endeavor to allow the text to speak within its authentic voice that serves to provide guidance in the discernment process of finding congruence with our present narrative voice.

Within the biblical text are teachings of Jesus that emphasize the message found in Matthew 6:33: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” Jesus was intentional about his purpose and placed an emphasis on the preeminence of God’s kingdom becoming a present reality for all who would adhere to his teachings. In this context, an analysis of the Lukan parables focused on the gospel writer’s intent in demonstrating that Jesus sought to provide an alternative from the danger of wealth and possession in the life of his followers.

The Lukan gospel stresses, “A man’s life does not consist in the abundance of possessions” (Luke 13:15) and “... where your treasure is, there will your hearts be also” (Luke 12:34). As R. Karras states, “If any judgment can be made about what this implies about the Lukan community, it would appear that there are a number of rich within it and

Luke is suggesting that if it is not in every case necessary to sell everything (Luke 19:8), the message of the Kingdom brings with it social concerns in the community for the poor.”²⁷

In this context lies the tension that often exists between those who subscribe to a “health, wealth, and prosperity” theology focused on the entitlement of a lifestyle of riches and fortune contrary to the teachings of Jesus. Although this Demonstration Project does not focus on this ongoing debate in the Christian community, an emphasis on the comparative nature of true prosperity in God’s kingdom is helpful for placing wealth creation in its proper perspective for a faith community seeking to follow the teachings of Jesus.

There exist volumes of scholarly information presented by proponents and opponents of the “Prosperity Gospel Movement” phenomenon that has generated vigorous debate, especially in the African American faith community. Dr. Robert Michael Franklin Jr. states, “The achievements of the African American community are losing ground, especially among church leaders who have shifted more focus onto individual achievement.”²⁸ While Dr. Michael Freeman states, “The Prosperity Gospel Movement is the single greatest blessing to the historical legacy and core values of the contemporary black church tradition.”²⁹ He further states, the “God ordained assignment

²⁷ R. Karras, “*Poor and Rich: The Lukan Sitz im Leben*,” *Perspectives on Luke-Acts*, pp. 112-24; *What Are They Saying About Luke and Acts?* Chapter 7.

²⁸ Ellen Sanders, “The Greatest Threat to the Black Church,” *Gospel Today*, May/June 2007, 28.

²⁹ *Ibid.*

is to minister to the whole man; spirit, soul and body, with emphasis on faith, family, and finances through fellowship.”³⁰

From this vantage point there is cause to agree or disagree with the claims of those who stress that God desires we have an abundance of possessions that reflect the blessings of God in our lives. As a means of economic empowerment the black church has historically served as the institution that attended to the material and political conditions of its community. It is often this misconception, that through the creation of wealth the needs of the community will be addressed, however, it often occurs only for a few in leadership positions. The message of wealth creation must not translate into a formulaic process that correlates to blessings from God as the end product.

The emphasis on wealth creation is an indispensable component in the teachings of Jesus, especially in his dealings with the rich young ruler and the rich landowner. In both parables, Jesus challenges their understanding of what determines true wealth in the kingdom of God. Jesus was not making statements as a contradiction of the blessings available to God’s people based on obedience found in the Old Testament, rather he was creating a new paradigm for those who would become followers of his teachings.

Again we investigate the modern day debate and find an understanding for prosperity we can work with as stated by Dr. Aretha Wilson, “... true prosperity is not limited to having an abundance of money, material things and individual achievement. Prosperity from God’s perspective is having an abundance of resources needed to facilitate mandates, visions and destiny. Prosperity gospel should convey that, from a biblical perspective, it is being able to advance successfully in any assignment be it

³⁰ Ibid.

spiritual or natural. Prosperity is needed to expand God's kingdom and not local kingdoms."³¹

Building God's kingdom was Jesus' primary purpose and destiny. In this context Jesus served as a model of "putting God first" in the affairs of his life. In yet another example Jesus used the parable of the "Rich Fool" as a teaching point regarding where one's treasure lies. For those initial hearers, the subject of wealth and the denunciations of its misuse was a familiar theme found in the ancient world. This parable deals with a rich man, but indirectly addresses those who would hear and later read the text regarding the subject of wealth. The text found in Luke 12:13-21 read as follows:

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the family inheritance with me." ¹⁴ But he said to him, "Friend, who set me to be a judge or arbitrator over you?" ¹⁵ And he said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." ¹⁶ Then he told them a parable: "The land of a rich man produced abundantly. ¹⁷ And he thought to him, 'What should I do, for I have no place to store my crops?' ¹⁸ Then he said, 'I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' ²¹ So it is with those who store up treasures for themselves but are not rich toward God."

From the outset the conclusion drawn from this parable is that discipleship in the kingdom of God requires a major redirection of how one thinks about and uses material possessions. In our understanding of possessions there are often issues of fear, anxiety, greed, and security.

From a cultural setting Jesus was involved in settling a dispute that was usually handled by rabbis and other respected teachers, yet he took the opportunity to redirect the

³¹ Ibid, 31.

focus of the issue onto the people in an introspective manner. The parable teaching really focused on the meaning of life in the context of a Greco-Roman world in which greed was a common issue. Greed is the desire to have more by any means necessary. In the quest to have more, the abundance of possessions becomes the focus, rather than the proper use of material resources.

For this rich man, the disposal of his wealth became his paramount concern. The creation of wealth in first-century Palestine was often through a massively exploitative system where the peasants comprised the majority class, exploited by economic, social and political injustice. In this context, Jesus utilizes the parable as a teaching tool to focus on the man's foolish trust in possessions as a basis for stability in life. Ultimately it becomes a matter of life and death contingent on the choices made in life concerning matters of possessions that translates into finances and money in our modern context.

Upon further examination the critique that can be offered in the parable is that the rich man left God out of the decision making process. It was his foolishness in relying on possessions to secure his own economic future that proved to be fatal. Demonstrating the ability to let go and trust in the providence of God is a wise decision when faced with the issue of choosing where to place our trust. The control of our lives really belongs to God despite what we may think.

As Jesus stated on another occasion dealing with the issue of possessions, "If you wish to be perfect, go, sell your possessions, and give the money to the poor, and you will have treasure in heaven; then come, follow me" (Matthew 19:21). Being a Jesus follower is an awesome responsibility that requires a radical acceptance of his teachings.

Through a focus on God and God's purpose for our lives, Jesus followers are able to understand that life is not about our plans for security, especially financial security, but God's plan. Placing our security in material possessions is an illusion that has a temporal existence that requires an attitude adjustment and refocusing of our trust in God.

In addressing the initial question posed regarding the creation of wealth, ultimately it is the ability to trust God in the decision making process regarding our finances. For our faith community, we understand that God provides for every need in our lives. This correlates to our belief that God provides more than enough in our lives. We therefore embrace the challenges that life presents with a different viewpoint. It is through a shared standard of "putting God first" that we are provided with the unifying dimension activated in our faith community that sets us uniquely apart.

At this point in our collective faith journey, we have arrived at the understanding that although society views wealth creation as a means of financial success, we embrace the spiritual view of wealth in our relationship with God.

We affirm a shared understanding that motivates our actions by demonstrating through our deeds the attributes of becoming faithful stewards of the wealth entrusted to us by God.

What do you desire more of as faithful stewards? This question was posed at the outset of our third Bible engagement session to allow for a centering and reflective moment in our discourse. As shared and agreed upon by disciple-participants, our journey together has brought us to the realization that a "collaborative engagement process" is occurring that seeks to accrue more to us as effective stewards of the resources entrusted to us. It is described as the "freedom of release" that comes by

knowing and experiencing that God is up to something good in the midst of our time together. Through the process God is enhancing our attitudes, beliefs and values that are directly related to sound biblical stewardship principles. As we move ahead in our discourse, the biblical text in Luke 12:42-48 serves to illustrate the teachings of Jesus in response to a second question, “Are you being faithful?”

⁴² And the Lord said, “Who then is the faithful and prudent manager whom his master will put in charge of his slaves, to give them their allowance of food at the proper time? ⁴³ Blessed is that slave whom his master will find at work when he arrives. ⁴⁴ Truly I tell you, he will put that one in charge of all his possessions. ⁴⁵ But if that slave says to himself, ‘My master is delayed in coming,’ and if he begins to beat the other slaves, men and women, and to eat and drink and get drunk, ⁴⁶ the master of that slave will come on a day when he does not expect him and at an hour that he does not know, and will cut him in pieces, and put him with the unfaithful. ⁴⁷ That slave who knew what his master wanted, but did not prepare himself or do what was wanted will receive a severe beating. ⁴⁸ But the one who did not know and did what deserved a beating will receive a light beating. From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded.

Being faithful depends on our attitudes, beliefs, and values that impact our ability to trust God in all aspects of life. The Jesus teaching found in the parable deals with issues associated with crisis and presents an analogy of contrasting examples focusing on wise or unwise choices that demand a response. The parable deals with a metaphorical question followed by a brief answer and the promise of a reward that ends with a warning. There are several corresponding texts that deal with the wicked and evil being banished due to misdeeds.

The gospel writer Luke emphasizes the eschatological ideas and warnings associated with being consumed by ordinary life experiences. In life the quest for security maybe associated with a future reality found in heaven, therefore the themes of

watchfulness and faithfulness become important attributes in dealing with life experiences.

Through an initial reflective moment, the parable is understood in its relationship to honesty and character values. A slave or servant being given authority is not unusual in this cultural setting. Authority is an integral part of demonstrating the ability to be faithful and trustworthy while experiencing difficult times.

The parable is not about delay but rather about being unprepared at the master's return. Watchfulness and expectation are frequently encouraged in connection with the eschatological day of Yahweh in the Old Testament. Those who are prepared are ready, indicating that the foolish are not prepared.

Jesus speaks directly to his disciples in exaggerated statements that are not to be taken literally. He uses hyperbole for its shock value to prompt an immediate response from the people as he focuses on faithfulness and the unexpected return of the master. In this context the servant-master/Lord relation is comparable to the relationship that God has with the people depicted in Old Testament stories. Jesus continues to deliver a message that has relevance to his Jewish audience.

The attitude and behavior of Jesus followers is grounded in a theology of the kingdom present and coming, yet, life presents an acute challenge to Christian faith. How does one prepare to be faithful over financial matters? It requires being in a state of readiness through sensible choices and wise financial strategies.

Jesus teachings addresses living in the present reality of a future existence that creates awareness that the "kingdom of God" is the present reality that demands wisdom and faithfulness. We understand that we need to exemplify a standard of wise living

through faithfulness. Wisdom becomes an eschatological virtue that is a prevailing theme throughout the biblical text.

Ultimately, the parable deals with relationship building that provides the opportunity for sharing and teaching financial principles. A right relationship with God aligns all other aspects of our lives so we can become faithful in acquiring the tools for living. Equally important is the patience that is required in relationship building that undergirds faithful living and is a primary concern in the parable.

By focusing on Jesus' life and ministry in the word of God, we are able to become more knowledgeable concerning his ways and his thoughts. This directly affects how we grow in faith modeling his character while confronting and overcoming life challenges.

In the process another lesson to be learned deals with principles of discipleship that focus on our investment strategy in God's kingdom. Luke presents the Jesus teaching found in Luke 16:1-13 as a means of developing wise traits for managing our finances and other material possessions.

Then Jesus said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was squandering his property."² So he summoned him and said to him, "What is this that I hear about you? Give me an accounting of your management, because you cannot be my manager any longer."³ Then the manager said to himself, "What will I do, now that my master is taking the position away from me? I am not strong enough to dig, and I am ashamed to beg."⁴ I have decided what to do so that, when I am dismissed as manager, people may welcome me into their homes."⁵ So, summoning his master's debtors one by one, he asked the first, "How much do you owe my master?"⁶ He answered, "A hundred jugs of olive oil." He said to him, "Take your bill, sit down quickly, and make it fifty."⁷ Then he asked another, "And how much do you owe?" He replied, "A hundred containers of wheat." He said to him, "Take your bill and make it eighty."⁸ And his master commended the dishonest manager because he had acted shrewdly; for the children of this age are more shrewd in dealing with their own generation than are the children of light."⁹ And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes."¹⁰ "Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest

also in much. ¹¹ If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? ¹² And if you have not been faithful with what belongs to another, who will give you what is your own? ¹³ No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.”

From the outset this Jesus teaching has varying interpretations that have created controversy and debate among interpreters. It is considered to be one of the more difficult parables for interpretation purposes, however it lends itself to an engagement process that emphasizes principles of “shrewd discipleship”. The concept of being “shrewd” has an initial reaction that may be unsettling. As offered by Gary Inrig, “Our concept of discipleship is more comfortable with descriptions like “meek,” “gentle,” “nice,” “mild.” In certain context those are entirely appropriate descriptions. But we miss another side of God’s will if we do not balance these characteristics like “realistic,” “astute,” “tough,” and, yes, “shrewd.” These terms concern the very “this-worldly” issues of how we handle money and our material possessions.”³²

What determines the success or failure of our investment strategy in God’s economy is predicated on our ability to make those “shrewd” decisions as faithful stewards. In examining this text, there are issues that focus on the characters and their roles primarily associated with the master and his servant. This parable has correlation with the parable of the Prodigal Son found in Luke 15. As Klyne Snodgrass notes, “Both the prodigal and the steward betray a trust, use soliloquy, seek relief from a crisis, and

³² Gary Inrig, *The Parables: Understanding What Jesus Meant* (Grand Rapids, MI: Discovery House Publishers, 1991), page 108.

receive an unexpected response, a forgiveness that seems unfair.”³³ Once again is found the most common feature of Jesus’ parables - the shock value. The “heroes” are the unlikely people that you would expect. As “debtor parables are a common framework for Jesus”³⁴, the ability to invert the roles of debtors is a strategic tool utilized by Jesus in opposition to unjust and oppressive conditions.

In this context we revisit the story and seek answers as to why was the steward praised. The theme throughout Luke 16 centers on money and its proper handling, especially when facing insurmountable levels of debt. The cultural understanding for debt in first-century Palestine deals with the relationship between wealthy landowners and peasant workers. Although this was the common nature of the debtor system, in contrast there existed the relationship between people who contracted to farm the land in return for a portion of the produce. Most of these individuals were not poverty-stricken peasants or people with average incomes, but rather people who had a significant source of income. The parable deals with the steward entrusted with the authority to act on behalf of his master pertaining to financial matters. The role of the steward and the master was often seen as one in the same. The steward represented the master in the eyes of the debtors and could be viewed as offering them relief on behalf of the master.

These financial transactions were relatively large business dealings denoted in the parable. For example, 100 baths of oil equaled 800-900 gallons, estimated to be 150 olive trees and was equivalent to three (3) years of wages for the average worker.

³³ Klyne Snodgrass, *Stories with Intent: a Comprehensive Guide to the Parables of Jesus* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2008), Kindle Edition, Location 9129 of 23433.

³⁴ Ibid, Kindle Edition, Location 9133 of 23433.

Additionally, 100 kor of wheat equaled 1,100 bushels, enough to feed 150 people for a year, equivalent to 7.5 years of wages for the average worker.

The assumption can be made that the steward faced a crisis that required an immediate response. There is nothing in the text that negates the fact that the steward acted dishonestly in his dealings with the master's clients. Through his shrewd efforts, it could be assumed that he was working in the best interest of the master's debtors by reducing their indebtedness as a means of reducing the unlawful interest imposed upon them by his master. In this context he is both protecting his master and creating favor with the people he desires to befriend. Regardless, the steward chose to use shrewd practices that proved to be an invaluable means of inverting the text's meaning back to Jesus.

The key to the parable lies in the emphasis Jesus applies to shrewdness being employed as a means of gaining a favorable outcome under challenging circumstances. As Klyne Snodgrass notes, "At least part of the background against which the steward's shrewdness and the master's praise are to be understood is the parables, fables, and comedies of the ancient world."³⁵

Jesus utilized this familiarity for his audience as a means of providing a comparison for how people of the world work versus the future generation of Jesus followers. There is a commentary to be examined that emphasizes that the steward being worldly minded knew how to handle the system to his best advantage. In stark comparison, Jesus denotes that children of the light, those considered to be Jesus

³⁵ Ibid, Kindle Edition, Location 9335 of 23433.

followers, have not chosen how to live wisely within their present system that reflects the kingdom of God in their midst.

Living in the midst of financial challenges with a consciousness towards utilizing wise and shrewd protocols is the message Jesus strives to impart to us. “Like the steward, when faced with a crisis situation, ask, “What shall I do?” and then plan and act wisely, using possessions”³⁶ in a way that aligns with kingdom building strategies focused on the present reality of God providing before there is a need.

The reality of the kingdom being in our midst as demonstrated by Jesus brings an awareness of giving an account of our stewardship in all matters of life, especially our finances and possessions. As Jesus followers, we have the same concerns as the rest of society, yet Jesus provides us with an alternative way of seeing our situations. There are no easy answers in how to faithfully manage our finances. However, we are conscious of making wise choices that will align with kingdom building strategies.

As a faith community striving to cultivate faithful stewardship principles, we must hold each other accountable for the decisions we make as it pertains to financial matters. Klyne Snodgrass provides a concluding thought, “Wisdom calls for using wealth astutely in view of the presence of the kingdom and of coming judgment. In other words, money is to be used wisely, given kingdom economics, rather than for self-centered purposes.”³⁷

Although this parable presents initial challenges in gleanng a shared understanding related to its relevance to financial matters, it addresses the fundamental concern about demonstrating faithful stewardship principles. Jesus states, “Whoever is

³⁶ Ibid, Kindle Edition, Location 9428 of 23433.

³⁷ Ibid, Kindle Edition, Location 9410 of 23433

faithful in a very little is faithful also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches?”

The trust factor relates to the emphasis on character that is an important component of being faithful. Jesus calls us to be shrewd with money as a means of achieving eternal goals. Our faith community has a shared understanding of God’s economy based on the premise that we subscribe to “Godly increase versus worldly income” as the primary source of entrusted resources. We trust in God’s ability to increase our finances through faithfully adhering to God’s plan. In this context, “the mammon of unrighteousness” denoting worldly income must be placed under the authority of God so that limits are placed on the proper use of wealth. As finances are utilized wisely to meet individual and communal needs, an authentic means of empowerment begins to take place that ensures eternal consequences are manifested. As Gary Inrig states, “The primary value of earthly wealth is that it is a school, training us to handle “true riches,” which must refer to the affairs of the kingdom.”³⁸ He further states, “If we are shrewd, there will be eternal friends and eternal rewards to greet us. Fools serve money and leave it all behind. Shrewd believers serve God and invest in eternity.”³⁹ Craig L. Bloomberg states, “Jesus thus commands his followers to use the possessions of this life for kingdom purposes – to gain friends for themselves by making and nurturing disciples and putting God’s kingdom principles into practice that his will is indeed done on earth as in heaven.”⁴⁰

³⁸ Gary Inrig, *The Parables: Understanding What Jesus Meant* (Grand Rapids, MI: Discovery House Publishers, 1991), page 117.

³⁹ Ibid, page 119.

⁴⁰ Craig L. Bloomberg, *Neither Poverty nor Riches: a Biblical Theology of Possessions (new Studies in Biblical Theology)* (Downers Grove, IL: IVP Academic, 2000), page 122.

A progressive movement throughout the Lukan text brings us to a more in-depth understanding of the coming kingdom of God in Jesus that results in the economic reversal of riches. The subject parable found in Luke 16:19-25 deals with issues of life and death choices that affect one's eternal destiny. The contrast of two men who have a reversal of status at the time of death based on their life experiences begs the question, "What is your status in the kingdom?" Offered for consideration is the text as follows:

¹⁹ "There was a rich man who was dressed in purple and fine linen and who feasted sumptuously every day. ²⁰ And at his gate lay a poor man named Lazarus, covered with sores, ²¹ who longed to satisfy his hunger with what fell from the rich man's table; even the dogs would come and lick his sores. ²² The poor man died and was carried away by the angels to be with Abraham. The rich man also died and was buried. ²³ In Hades, where he was being tormented, he looked up and saw Abraham far away with Lazarus by his side. ²⁴ He called out, 'Father Abraham, have mercy on me, and send Lazarus to dip the tip of his finger in water and cool my tongue; for I am in agony in these flames.' ²⁵ But Abraham said, 'Child, remember that during your lifetime you received your good things, and Lazarus in like manner evil things; but now he is comforted here, and you are in agony. ²⁶ Besides all this, between you and us a great chasm has been fixed, so that those who might want to pass from here to you cannot do so, and no one can cross from there to us.' ²⁷ He said, 'Then, father, I beg you to send him to my father's house— ²⁸ for I have five brothers—that he may warn them, so that they will not also come into this place of torment.' ²⁹ Abraham replied, 'They have Moses and the prophets; they should listen to them.' ³⁰ He said, 'No, father Abraham; but if someone goes to them from the dead, they will repent.' ³¹ He said to him, 'If they do not listen to Moses and the prophets, neither will they be convinced even if someone rises from the dead.'"

In Luke's gospel are considerable issues that deal with wealth and poverty, money and prosperity that provide additional context for the issues raised in this parable. The textual features of the parable deal with a gate in which each man resides on opposite sides. The rich man lives lavishly on one side of the gate while Lazarus lives miserably

on the other side of the gate. The gate plays a strategic role because it could have been opened to provide access to Lazarus during his time on earth, yet it remained closed.

As we examine the text there is a comparative analysis between the behavior and attitude of the rich man and the unjust steward in the preceding parable. Where the rich man failed to “make friends with unrighteous mammon” (worldly income), and thus cannot be allowed access into the kingdom, the unjust steward chose to utilize resources in a wise manner that provided assistance to others. It becomes the comparative critique pertaining to the use of money and resources that determines one’s access into the kingdom of God.

Culturally, the rich man dressed in purple denoting that royalty and wealth already guaranteed reward found in earthly possessions. The lavishness of his lifestyle proved to be wasteful because food was allowed to fall from his table with no regard for the plight of the less fortunate. In contrast, we find Lazarus (meaning “God helps”) in an improvised condition with no means of provision for himself.

Once again Jesus inverts the meaning of the man’s status in order that the audience recognizes that God identifies with the poor, indicating that Lazarus’ condition is not a sign of being cursed, rather Lazarus, even in his earthly condition, has God on his side. The reversal of conditions takes place primarily due to neglect of one (the rich man) that brings forth the change in plight of the other (poor man).

Jesus addresses the injustice that society creates through the manipulation of economic systems. Oftentimes this occurs to benefit one class over another. The parable allows us to recognize that the plight of the poor is not a rejection of God’s blessings and that God identifies with the poor. This however does not lend credence to the rich being

denied access to heaven because we find Abraham there. Yet, it serves as an indictment that if one's motives are not pure and righteous pertaining to the care of others there awaits eternal consequences. As Klyne Snodgrass notes, "What the parable attacks is a particular kind of wealth, wealth that does not see poverty and suffering. It attacks the idea that possessions are for one's own use and that they are owned without responsibility to God and other people."⁴¹ He further states, "Parables like this one insist that Christians must not be like the rich man who cares only for his own kind and cannot see the poor until too late. We dare not have a gospel with an evangelistic emphasis and no concern for the poor. Any gospel that is not good news to the poor is not the gospel of Jesus (see Luke 4:18-22)."⁴²

The parable does not address concerns about life after death, but rather provides warning and clarity as to how one ought to live under current earthly conditions. Jesus was more concerned about providing guidance and direction to his audience in their current situation. "The parable's primary teaching is not about wealth and poverty generally, nor is it a general warning to Israel as a whole. It is specifically a warning to the wealthy for their neglect of the poor. Repentance in view of the kingdom means the right use of wealth and the repudiation of exploitation and injustice."⁴³

For a faith community that strives to adhere to a transformative gospel message, we are mindful that there are others in our local and global community who suffer the

⁴¹ Klyne Snodgrass, *Stories with Intent: a Comprehensive Guide to the Parables of Jesus* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2008), Kindle Edition, Location 9814 of 23433.

⁴² Ibid, Kindle Edition, Location 9829 of 23433.

⁴³ Ibid, Kindle Edition, Location 9799 of 23433.

effects of economic injustice. The ability to remain responsive ensues from the ability to hear the gospel message in the context of God's kingdom as being a present reality.

Still, the danger exists for those who refuse to hear and reject the obvious signs and warnings as denoted in the parable. As in the parable a request for a sign or symbol was not deemed to be effective and rendered unacceptable. Gary Inrig states, "People who are not changed by Scripture will not be changed by a miracle."⁴⁴ The miracles in life are not evidence used to convince people of the truth, but rather confirm the truth already found in the Bible. The truth found in scripture confirms that God remains committed to those who have the ability to see differently through the lens of obedience.

In seeing differently we understand that a division exists that separates heaven and hell, rich and poor, young and old. However, we must find ways to bridge the gaps and disparities in relationships. In the parable the division created rose from selfish decisions made during the rich man's lifetime and which had eternal consequences. Likewise, decisions made during our lifetimes have consequences based on our responses and actions to the plights of the marginalized in society.

In American society the most prominent economic disparity exists between black and white families, and is largely attributed to generational wealth inequalities. As cited in a recent article, "The escalating gap, according to the study researchers, was largely caused by assets being passed down within families and the fact that white families have historically had more wealth to pass down."⁴⁵ As a faith community endeavoring to create opportunities for wealth creation that leads to financial stability and economic

⁴⁴ Gary Inrig, *The Parables: Understanding What Jesus Meant* (Grand Rapids, MI: Discovery House Publishers, 1991), page 132.

⁴⁵ Tim Grant, "Study Shows Wealth Inequality Between the Races Has Skyrocketed," Pittsburgh Post-Gazette, March 29, 2012, www.post-gazette.com.

empowerment, we must become strategic in utilizing sound financial principles. The ability to leave inheritance for future generations contingent on the ability to see ourselves differently in light of those things that matter to God.

What is real wealth? As answered by a disciple-participant, “real wealth is the character of God that comes from a true relationship with God.” This response captures the essence of another viewpoint in the parable that finds meaning in the reversal of status for which equality and justice becomes the operative norm.

Ultimately, it is the ways that decisions are made that have the greatest impact on how our faith community endeavors to remain committed to the task of kingdom building. Entering into our sixth week of Bible engagement we reflected upon the text found in Luke 18: 18-30 that deals with pressing issues that were troublesome for Jesus’ disciples, the wealthy young ruler, and for us as modern day readers. The text is as follows:

18 A certain ruler asked him, “Good Teacher, what must I do to inherit eternal life?” 19 Jesus said to him, “Why do you call me good? No one is good but God alone. 20 You know the commandments: ‘You shall not commit adultery; You shall not murder; You shall not steal; You shall not bear false witness; Honor your father and mother.’” 21 He replied, “I have kept all these since my youth.” 22 When Jesus heard this, he said to him, “There is still one thing lacking. Sell all that you own and distribute the money to the poor, and you will have treasure in heaven; then come, follow me.” 23 But when he heard this, he became sad; for he was very rich. 24 Jesus looked at him and said, “How hard it is for those who have wealth to enter the kingdom of God! 25 Indeed, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” 26 Those who heard it said, “Then who can be saved?” 27 He replied, “What is impossible for mortals is possible for God.” 28 Then Peter said, “Look, we have left our homes and followed you.” 29 And he said to them, “Truly I tell you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, 30 who will not get back very much more in this age, and in the age to come eternal life.”

The initial response to the reading of the text deals with how Jesus utilizes the “shock value” of the parable to bring attention to where true value lies in the lives of those who had an ear to hear. Luke deals with the parable in the context of several other incidents and parables that relate to the issue of discipleship. Discipleship means living in obedience to God’s plan and purpose for one’s life. And it might mean giving up possessions that prove to be a hindrance in living in obedience to God.

In the context of the parable a “ruler”, is one who has administrative authority with extreme wealth and an abundance of earthly possessions. Also found in the parable is the understanding that the trappings of wealth need to be addressed.

As we engage the text several questions are raised concerning the young man. His character reflects the impression of feeling inadequate in his spiritual preparation and probably is the reason why he raises the question to Jesus. His question deals with the issue of eternal life as something that one earns or merits by what they do. He probably sided with the Pharisees, rather than Sadducees, who did not believe in life after death. Clearly his question implied that he is concerned about gaining access into the kingdom, yet he was not receptive to the answer he received from Jesus.

In responding to the young ruler’s question, Jesus deals with how “to give up” possessions he desired to hold on to because of covetousness. Jesus provided instruction that enabled him to understand that entrance into God’s kingdom cannot be purchased, but is achieved through a life of obedience. Through obedience you cultivate the ability to give up earthly possessions in exchange for heavenly treasure.

In addressing the issue that was pertinent to the young ruler, Jesus did not ask the man to do something that he expected everyone else to do. This request was particular to

the young ruler's situation. However, we all have particular issues that need to be addressed that become stumbling blocks in our lives. The drastic course of action was needed to address the issue at hand. It comes back to the issue of changing one's attitude and behavior as it pertains to possessions that hinder one's ability to give freely and sacrificially to kingdom building efforts.

In the context of "putting God first" in the pursuit of making wise kingdom decisions disciple-participants understood ways of making the parable applicable to their lives. In our lives the ability to relinquish complete control to God opens up a state of total peace with God. Prosperity represents having total peace by giving over every area of our lives to God.

The parable is a reminder that "no slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth" (Luke 16:13). Jesus further states, "How hard it is for those who have wealth to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" (Luke 18:24-25). Jesus utilizes an exaggerated statement to bring home the point that one's actions and deeds are more critical than earthly possessions as it pertains to doing God's will. An inversion of the Jewish belief that wealth was a sign of God's special favor is given a new paradigm by Jesus' teachings. In the parable the favor of God is contingent on obedience that will bring forth the blessings of God. The kingdom of God becomes a place wherein both rich and poor have an opportunity to reside through a lifestyle of obedience that is pleasing to God.

For disciple-participants the parable is applicable to our daily lives in the choices made to conform our attitudes, beliefs, and values to a standard that ensures our relationship with God remains intact. From this vantage point we continue to move forward in our endeavors to a deeper awareness of applicable biblical stewardship principles that foster the opportunity to tell our own stories.

Our final time of Bible engagement related to the parable of the ten servants that focused upon stewardship principles that produce tangible returns based on the implementation of sound entrepreneurial strategies. The text found in Luke 19:11-27 is as follows:

¹¹ As they were listening to this, he went on to tell a parable, because he was near Jerusalem, and because they supposed that the kingdom of God was to appear immediately. ¹² So he said, “A nobleman went to a distant country to get royal power for himself and then return. ¹³ He summoned ten of his slaves, and gave them ten pounds, and said to them, ‘Do business with these until I come back.’ ¹⁴ But the citizens of his country hated him and sent a delegation after him, saying, ‘We do not want this man to rule over us.’ ¹⁵ When he returned, having received royal power, he ordered these slaves, to whom he had given the money, to be summoned so that he might find out what they had gained by trading. ¹⁶ The first came forward and said, ‘Lord, your pound has made ten more pounds.’ ¹⁷ He said to him, ‘Well done, good slave! Because you have been trustworthy in a very small thing, take charge of ten cities.’ ¹⁸ Then the second came, saying, ‘Lord, your pound has made five pounds.’ ¹⁹ He said to him, ‘And you, rule over five cities.’ ²⁰ Then the other came, saying, ‘Lord, here is your pound. I wrapped it up in a piece of cloth, ²¹ for I was afraid of you, because you are a harsh man; you take what you did not deposit, and reap what you did not sow.’ ²² He said to him, ‘I will judge you by your own words, you wicked slave! You knew, did you, that I was a harsh man, taking what I did not deposit and reaping what I did not sow? ²³ Why then did you not put my money into the bank? Then when I returned, I could have collected it with interest.’ ²⁴ He said to the bystanders, ‘Take the pound from him and give it to the one who has ten pounds.’ ²⁵ (And they said to him, ‘Lord, he has ten pounds!’) ²⁶ ‘I tell you, to all those who have, more will be given; but from those who have nothing, even what they have will be taken away. ²⁷ But as for these enemies of mine who did not want me to be king over them—bring them here and slaughter them in my presence.’”

With the telling of this story are the interwoven plots of faithful stewardship and the future reality of God's kingdom. The parable captures again the master/slave relationship and the importance of being trustworthy and faithful over resources. Luke emphasizes the issue of obligation/debt that is a prominent theme in Jesus' parables. The parable is told in Luke's gospel prior to Jesus' entry into Jerusalem and it precedes another event in which Jesus encounters a tax collector named Zacchaeus.

Jesus' encounter with Zacchaeus provides context for the discourse pertaining to a change in attitude, value and belief of one who wisely uses finances as a means of helping others in need. Many despised Zacchaeus because he was viewed as a tool of the Roman government and their oppressive system of taxation, however Zacchaeus desired to change this perception and sought to see Jesus.

In this chance encounter, Jesus sets the stage for teaching on the kingdom utilizing the shock value of envisioning those who would be welcomed into the kingdom, not excluding those non-Jews but opening it up even for those who were once lost and now were found through their commitment to becoming a Jesus follower. This commitment to the teachings of Jesus would be highlighted further in the parable.

The parable is viewed in comparison to the parable of the Shrewd Manager and the faithful and unfaithful stewards who have been part of the study. Likewise the discourse between a master and subordinate in the wrong deals with the rich man and Lazarus. These parables emphasize the importance of relationship and the consequences for not adhering to the standard of meeting the needs of others.

The cultural significance of the relationship established between masters and servants based on economic arrangements was common in the ancient world as in several

other parables. In the parable each servant was given one mina, the equivalent of about 100 day's wages for a common laborer. For the common laborers the security of their money was important so that hiding money in the ground was a common tendency.

Jesus sought to utilize the safeguarding of money and stewardship principles as a metaphor to enhance understanding of discipleship. The issue of faithfulness with resources in the context of faithfulness to Rome was an issue that created tension and unease. Jesus was attempting to establish a protocol and a way of living for those listening that would assist them in becoming disciples and faithful stewards. Examining the text Jesus confronts the issue of being entrusted with a mina and the actions of those given the opportunity to bring forth tangible results.

The parable deals with the investment strategies of each servant and the master's response to his efforts. The servants who made a choice of investing wisely were commended for their faithfulness. Regardless of how they felt about the master they still made the choice to utilize the resources entrusted to them to bring forth a desired result. As one disciple-participant noted, "It is about the relationship with God that determines how we wisely make choices with resources entrusted to us. The parables have been used primarily to address decisions made related to being obedient or disobedient in our relationship with God."

The recurring theme in Luke deals with the relationship between rich and poor, master and servant, wealth and poverty that assists us in understanding our relationship with God. How we understand our relationship is based on our actions in response to the master's instructions. We are given the opportunity to think for ourselves in making the effort to utilize resources wisely.

Instructions are given in this parable regarding choices that need to be made, however it really becomes one's ability to be faithful that will produce a reward and/or the blessings of God. Faith becomes an important requirement in doing the work that will produce results and demonstrate that Jesus, through his teachings, becomes Lord over our lives.

The present reality of the kingdom requires that our skills, talents, and gifts be put to work with limited instructions based on the reciprocity of trust between the master and servant. A trust factor is established that remains constant during this journey of life with God.

The ability to trust God throughout our life experiences facing challenges takes us through the process of examination to discernment, resulting in making a decision that brings forth transformation. It has been this journey through the teachings of Jesus found in the parables that has yielded a stabilizing benefit in our lives.

A negotiated agreement in our engagement with the biblical text moves us towards embracing the teachings of Jesus by utilizing the parables to deepen our understanding regarding faithful stewardship principles.

We are now positioned to access the impact of the awareness and teaching that are intended to produce measurable results evaluated through qualitative methods that support the desired outcome for disciples-participants empowered for change.

CHAPTER 5 EMPOWERED FOR CHANGE

A critical component in the process of making meaning of life experiences for disciple-participants in this Demonstration Project has been the achievement of a shared understanding as it pertains to being faithful stewards over financial resources that foster financial stability.

Being empowered for change is understood by “putting God first” in all areas of life necessary to deal effectively with daily challenges that impacts one’s life. Through financial awareness workshops and surveys in conjunction with a seven-week Bible engagement study, this Demonstration Project utilizes action research defined as “a qualitative research paradigm whose purpose is to gain greater clarity and understanding of a question, problem, or issue.”⁴⁶

The challenge statement introduced at the outset remained critically important throughout the Demonstration Project in defining an adaptable mission conscious goal of bringing together a shared understanding of the critical components of an effective solution that produces qualitative change.

Shared through personal testimonies and disciple-participant feedback from survey responses and written assignments, a heightened awareness related to disparate

⁴⁶ Ernest T. Stringer, *Action Research*, 3rd ed. (Los Angeles: SAGE Publications, Inc, 2007), page 19.

views of financial stability as a means to economic empowerment has been achieved. Through the evaluative process, the voices of disciple-participants are heard as a way of sharing and learning from the experiences of all involved in this project. As further stated by Ernest Stringer, “Action research therefore seeks to give voice to people who have previously been silent research subjects.”⁴⁷

Discourse on the historical relevance of faith communities addressing the issues that financial challenges presented in the lives of its membership was instrumental in helping to break the silence on this issue. Within the African-American faith communities are models that promote economic empowerment through Community Development Corporations, Credit Unions, entrepreneurial enterprises and many other initiatives.

In the context of the JCLC, the creation of businesses that support a culture of entrepreneurship and philanthropic endeavors is an on going initiative. For purposes of the subject project, disciple-participants were afforded the opportunity to complete a “JCLC Asset Inventory Survey” as a tool for asset mapping. “An asset map is an inventory of the strengths and gifts of the people who make up a community. Asset mapping reveals the assets of the entire community and highlights the interconnections between them, which in turn reveals how to access those assets.”⁴⁸ As stressed by the Pastor, “each disciple has a least one gift identified as “strengths or assets” used in kingdom building efforts.” The asset-mapping endeavor identified gifts, skills, and aspirations that are intangible assets used to augment limited financial assets. Based on an

⁴⁷ Ibid, page 170.

⁴⁸ John P. Kretzmann and John. L. McKnight, *Building Communities from the Inside Out: A Path Toward Finding and Mobilizing a Community’s Assets* (Center for Urban Affairs and Policy Research, 1993)

inventory assessment of time, social networks, skills and experiences, the JCLC community will endeavor to create an action plan for utilization of these quantifiable assets to engage in economic empowerment initiatives. As Carlyle Stewart III states, “The church should envision itself as the investment center of human and material resources.”⁴⁹

A level of awareness is established that will promote the cultivation of efforts for the incubation of entrepreneurial endeavors within the JCLC. Through shared testimonies, there are disciples who have already embarked on the establishment of business initiatives that preceded this project. However it is envisioned that several more will move forth in obedience to God’s purpose pertaining to the establishment of business endeavors. The survey results highlighted the planned establishment of businesses based on the passion that lies within each disciple.

The ability to obtain levels of financial independence utilizing sound financial strategies and methods will be attained through the creation of businesses. The parable teaching on utilizing shrewd and wise decision making strategies has been an invaluable lesson on managing financial resources wisely. As one disciple-participant stated, “I have never looked at the kingdom of God as an investment, but it really is. In the final analysis, what I sow in God’s kingdom, I shall reap in my life. For example, if I sow love, goodness and kindness, I will reap these fruits of the spirit. If I sow discord and selfishness, then I will reap discord and selfishness (hence – lack).”

⁴⁹ Carlyle Fielding Stewart III, “African American Church Growth: 12 Principles for Prophetic Ministry” (Nashville: Abingdon Press: 1994), page 141.

The teachings of Jesus in the parables are applied to life experiences as an intended goal for this project. As Stringer notes, “It is a process that enables those who have been engaged in the research project to learn from their own experience.”⁵⁰

For disciple-participants engaged in the journey of making meaning is the realized goal of obtaining a shared understanding that promotes the application of biblical principles as a source of empowerment to change lives. Despite the inherent life challenges confronted daily, methods of gaining financial stability are attainable. The continued course of action is the nurturing and sustaining process for all disciples of the JCLC.

Utilizing a Post Survey Questionnaire, disciple-participants made an evaluative assessment related to their past and current financial situations based on their involvement in various aspects of the Demonstration Project implementation. The overall perception indicated that several respondents are still having minor struggles, but are handling them better. Others indicated that they still experience financial stress. The coping mechanism in dealing with financial issues has raised awareness to some of the root causes thus providing a way of realignment towards stability. Disciples in agreement reinforced their shared understanding that equates financial stability with stability in their relationship with God.

Although financial challenges still exist in the life experiences of disciple-participants, the majority gained a deeper understanding of stewardship principles outlined in the Bible, and strongly agree that the parables of Jesus are relevant in

⁵⁰ Ibid, page 163.

providing the foundation for the understanding and application of principles that produce faithful stewardship practices.

Ultimately it is contingent on the ability to trust God through a covenantal commitment of “putting God first” in the process of being empowered for change. In this context we assess the means by which disciple-participants attain the ability to “trust God with the power to change”.

TRUSTING GOD: THE POWER TO CHANGE

Basic to this Demonstration Project are the inherent attitudes, values, and beliefs of disciple-participants in the transformative process. Through the principle of “putting God first” as the essential tenet of their faith journey they have embodied a sacramental lifestyle of obedience. Through written and spoken word, the voices of the people serve to articulate transformative change resulting from project activities.

As noted on several occasions, the ability to trust God remains the central component needed to bring forth the desired and effectual transformative change. The power to change becomes a reality when complete and total surrender in the process is released to the Power greater than us. The greatest potential for change occurs when one acknowledges that God is in complete control.

Trusting God in every aspect of our lives, especially in financial matters, is the key to unlocking deeper levels of truth pertaining to one’s ability to become more faithful in stewardship principles. Through shared personal testimonies, the JCLC has become attuned to God’s movement through the life experiences of disciples. God’s faithfulness in hearing prayers and providing for needs is a predominant theme in many testimonies.

As stated in the biblical engagement sessions, a relationship with God is a key aspect that creates opportunities whereby one is entrusted with resources to be faithfully utilized in building God’s kingdom. Only when one relinquishes his/her will over

financial affairs and trusts God completely that he/she is empowered to see things differently.

Endeavoring to see things as God sees them enables us to envision our lives in a new and engaging manner. In like manner as Jesus used the “shock value” of the parables to prompt an immediate response from his hearers, we are often shocked by the reality of financial challenges in our lives that bring us to the point of relying completely on God.

In assessing the impact of the Jesus teachings as a means of evaluating the health of our financial condition, the root causes for disobedient handling of financial affairs has been revealed. As a result, repentance has been the course of action. Several disciples undertook the opportunity to reconcile their relationship with God and finances. One disciple-participant states “it is about the quest for financial discipline through healing.” It is important that we learn life lessons from our experiences that assist in the holistic healing process received from God. As physical healing is accessible through faith, financial healing is readily available for those who will trust and believe.

Jesus sought to demonstrate through a life of total obedience to God’s will the aspects of being a faithful steward in every area of his life. Likewise, as he trusted God, we are also to trust God as we endeavor to be faithful stewards over the resources entrusted to us. In trusting God, disciples are committed to the vision and mission of the JCLC, especially in full participation in the Diamond Vision Campaign (“DVC”). The DVC has served as the financial investment plan implemented by the Pastor for the sacrificial seeding by disciples into the vision of physical expansion and ministry growth.

As the JCLC strategically embarks on launching a Capital Campaign, the donor base has been cultivated through the faithfulness of disciples who pledged financial commitments. Over a three-year period there has been incremental growth in disciple participation that is anticipated to grow and continue. Through a shared commitment and galvanizing of the JCLC Capital Campaign Case Statement, it is envisioned that the launching of this endeavor will be forthcoming.

The opportunity to engage in the task of kingdom building through obedience to God's will and purpose is fundamentally what identifies one as a "Jesus Follower". Through personal narratives disciples are afforded the opportunity to articulate a shared understanding of "putting God first" within the context of JCLC.

CHAPTER 6 BUILDING THE KINGDOM

From the inception of this Demonstration Project each disciple-participant entered into purposeful agreement to gain a shared understanding of how to successfully navigate the financial challenges impacting their lives. An engagement with the biblical text focusing on Jesus' teaching found in selected parables was an approach that provided meaning for life's experiences.

The ability to utilize scripture as a teaching and empowerment strategy employing stories and narratives became a reflective experience for disciples. Dr. Joseph Crockett states, "Teaching scripture as "story" and connecting scripture to African-American experiences and traditions make possible the release of God's life-changing power into the lives of people. Hearers become inspired and encouraged to identify their story with the scripture. Readers are equipped to relate and broaden their personal experiences in light of their social existence. Learners are empowered to judge and redefine what is meaningful in their lives."⁵¹

The ways of building God's kingdom despite the obstacles confronting us, especially financial challenges, are best articulated through the individual and collective voices of disciple-participants. As they have engaged in the meaning making process of attaining a shared understanding empowerment has occurred.

⁵¹ Joseph V. Crockett, Teaching Scripture from an African-American Perspective (Nashville: Discipleship Resources: 1991) page 2.

Throughout the Demonstration Project, the strategic focus provided disciples-participants with tools and strategies that would assist them in managing their financial affairs. And has equipped them to be faithful stewards over God's entrusted resources. These resources are not limited to finances, but include time, talents, and gifts that are used for kingdom building purposes.

As the words of Jesus spoken through the parables resonated within each disciple-participant's spirit, several articulated personal stories that demonstrated the impact these teachings had in deepening their faith experience related to stewardship principles in the context of life's experiences.

In this journey of discovery and awareness, the stories correspond to the selected parables utilized in the study. Within each narrative is a common thread of finding ways of confronting issues in the perspective of the cultural, social, psychological, physical, emotional, and spiritual setting of the community.

Trusting the process, disciple-participant "A" chose to be transparent in asking: "God what is happening? How am I supposed to survive...?" Facing financial challenges, the disciple sought to retrospectively look at his/her stewardship principles during a period of reflection that became a source of revelation in the process.

The primary aspect of faithful stewardship was demonstrated through the actions of family members in their demonstration of faithfulness regarding the tithe. The ability to honor the tithe even while facing death had an effect on this disciple's choice in being a faithful tither. Understanding the importance of "putting God first" through "an intimate act of private worship" demonstrated through the tithe enables this disciple to adhere to this stewardship principle, even during times of financial challenges.

Despite unexpected circumstances encountered in life, the disciple-participant recognized in the parables that God provides opportunities to bring forth returns on gifts and talents entrusted to you. Through the ability to let go and trust God, the disciple-participant states, “stewardship is more about how we guard and regard the relationship we have with God.”

This assurance is confirmed by the words of Jesus:

²⁵“Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food, and the body more than clothing? ²⁶Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷And can any of you by worrying add a single hour to your span of life? ²⁸And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, ²⁹yet I tell you, even Solomon in all his glory was not clothed like one of these. ³⁰But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith? ³¹Therefore do not worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ ³²For it is the Gentiles who strive for all these things; and indeed your heavenly Father knows that you need all these things. ³³But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well. (Matthew 6:25-33)

For the disciple, their story is articulated through a demonstrated witness that God provides for every need in the midst of “life-altering circumstances that propels them into an indelible understanding of God and money.”

Likewise for disciple-participant “B”, the transformative journey utilizing selected parables is a “refining” moment that God is moving us into becoming “vessels of honor” and “efficient (yes, even *shrewd*) as faithful servants” entrusted with “the more of God.”

As Jesus used the parables to illicit action from his listeners, the parables provided the opportunity to ask questions pertaining to our lives. Where does my treasure lie? Am

I being faithful? What is my investment strategy in God's kingdom? Through an engagement with the biblical text responses to these questions have been achieved. Addressing these questions, disciple-participant "B" embraced the idea, along with others, that building God's kingdom is a priority in the shared understanding of "putting God first". And that this is achieved through faithfulness in believing God's word, and the acknowledgment that "God is proving His word to be true!"

Implementing an investment strategy for the disciple-participant is "the epitome of a faithful servant." This is achieved through a consistent level of tithing on the gross income along with a commitment to the Diamond Vision Seed. The disciple is demonstrating an adherence to the standard of tithing, paying bills, seeding and saving.

For disciple-participant "C", "putting God first" entailed complete surrender to God's plan in order "to be faithful stewards of financial resources for building God's kingdom." The parables created a heightened awareness for the disciple-participant that he/she "had not always included God in the decision making process", resulting in negligence over financial matters. As a single parent, financial challenges have impacted the disciple's ability to save on a consistent basis. However, since the inception of the class, the disciple has altered his/her approach toward finances, especially in saving by implementing an automatic saving plan.

The parable of the "unfaithful servant" serves as a reminder as to how disciples are to remain in a state of readiness through sensible choices and wise financial strategies. Even during financial challenges the "true" intimate relationship with God is an essential aspect that disciple-participant "C" embraces especially as it pertains to adhering to the JCLC standard of "tithing, paying bills, seeding, and saving".

As a result, the disciple-participant has intentionally placed God in the decision making process with the understanding that God wants more from his/her life. As stated in Luke 12:48: "...From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, more will be asked." God placed in the hands of the JCLC, the responsibility of being kingdom builders that requires a deeper level of faithfulness in making Godly decisions with our financial resources. An alignment and shift in attitudes, beliefs, and values is a critical component that will require repentance and healing from old habits and unfaithfulness. The alignment is a further reflection of obedience in personal and communal responsibilities so that the vision of the JCLC is not hindered through acts of disobedience.

As shared by disciple-participant "D", "selfishness and self-centeredness have no place in Jesus' disciples." The ability to reflectively examine the root causes associated with the ability to seed and save consistently is an area that challenges many disciples. As the disciple reflected on the parable found in Luke 16: 1-13, it provided the opportunity to consider the motives and intent for giving.

In examining the subject parable, the correlation between the rich man and those in need provided the context whereby we recognize the means in which shrewd financial management strategies are employed that benefits the community at-large. As the shrewd servant was commended for resourceful decisions, we must also make shrewd and wise decisions in the areas of seeding and saving.

Through reflection and meditation on Luke 16, the disciple's thought process was altered and refined "towards money and levels of commitment towards others – in and out of the kingdom for the better." Making wise decisions in how to give more (not

solely money) of his/her time, talent and skills is key to being a faithful steward in God's kingdom building process.

The narrative provided by disciple-participant "D" embraces a commitment to "confess, repent and align completely in the will and heart of God." It is through the teaching and preaching within the JCLC one is able to state, "A stronger relationship in God's presence will manifest my healing so that a more disciplined life of financial stewardship can be more evident in my life ...". Understanding "that disciplined spending will not fully manifest until healing is complete." It is through a raised awareness that the healing process begins and is evident within the testimonies of several disciples.

A final narrative for consideration comes from disciple-participant "E" who reflected on the parable teaching in Luke 19:11-26. The parable provides the context for telling one's own story related to the principles of investing, saving, and seeding. In the context of the parable is the story of those entrusted with resources to be wisely invested. They were instructed by the "noble man" to "put the money to work until he returned".

As disciple-participant "E" personalized the narrative, it is their way of envisioning how the tithe functions as a way of "investing into the kingdom. An investment that will assist the ministry in carrying out the functions, vision and purposes that need to be carried out inside and outside of the four walls of the building." Within the narrative is found the identifiable purpose of being a faith community that sees its investment intrinsically related to the needs of the people.

As stated, "we may not all possess the exact (*same*) financial resources, talents or skills, but we are all given the same 24 hours a day to do what is necessary to invest in

the kingdom. Hence, wealth and prosperity can also be defined by how we use our time, skills and talent. When we use them in the right places and in the right way, we can ultimately expect multiplied and duplicated results.”

The lesson is: “what we own doesn’t necessarily define wealth or prosperity, but rather how we use what we have, and what we do with what we have is a more accurate definition of prosperity.”

As demonstrated through shared narratives, disciple-participants utilized the parables of Jesus as a way of realigning their stories with God’s story. These stories capture transformative life experiences resulting in increased levels of stewardship accountability through faithfulness and obedience to God. Dr. Joseph Crockett surmises, “Hearing the African-American and scripture stories can help persons experience transformation. These stories inspire persons to assess and reorder their lives after God’s intent for them. Restructuring one’s personal story permits the individual to select, pattern, and integrate new insights and behaviors into his or her life.”⁵²

As Jesus was intentional in ushering “the kingdom of God” as a present reality through his teachings, this Demonstration Project is intentional about validating the ability to envision a shared understanding of a present reality of financial stability and economic empowerment. Through our life experiences captured in the stories, empowerment for transformative change can occur for a faith community that embraces all aspects of faithful stewardship accountability.

Under the visionary leadership of the JCLC’s pastor, the strategies and methods for being faithful stewards have their foundation within the articulated mission and vision

⁵² Ibid, page 11.

that provide support and enhance the cultivation of personal, professional, spiritual, and economic prosperity for disciples.

The JCLC is strategically positioned for “greater works” to be manifested through a discipleship base that understands its rootedness in being “Jesus Followers” with a mission of demonstrating to the world a more excellent way of living. It is demonstrated through a commitment of “putting God first” in life’s daily activities that will have the greatest impact, especially in financial matters. Understandably, the financial challenges encountered in life will persist, however the ability to successfully navigate them will be enhanced based on the application of faithful stewardship principles.

CHAPTER 7

A MINISTRY TO SERVE

The awesome task of ministry is rooted in the understanding that we have been called to serve and “treat the needs of the people as holy”⁵³. Each disciple within the construct of the JCLC understands that he/she is given a purpose to fulfill in the kingdom building process. Being equipped with gifts and talents enhance one’s ability in accomplishing the work of ministry in an effectual and productive manner.

Through the process of discovery and engagement, I recognize that my God-ordained purpose for this season in my life requires that I embrace the gift of being a prophetic agent of transformative change. Embracing the gift may seem difficult at times, however I am convinced that God has strategically positioned me for this work.

As disciple-participants articulated narratives evidencing a transformative change in attitudes, beliefs, and values, I recognize how God is using the collective voices of a few to empower the efforts of those who comprise our faith community.

The other voices heard during weekly testimonials confirm that awareness has been raised and lives are being strengthened in the journey of life. Being a prophetic agent requires a sensitivity and level of discernment regarding the means by which empowerment and encouragement will remain a continuous endeavor. A sensitivity to the root causes of injustice and inequality that creates financial bondage for people of

⁵³ Obery Hendricks, *The Politics of Jesus: Rediscovering the True Revolutionary Nature of Jesus' Teachings and How They Have Been Corrupted*, Reprint ed. (Durham, NC: Three Leaves, 2007), page 109.

color remains a focal point of interactive engagement that seeks to find viable solutions and/or alternatives.

As God has entrusted me with wisdom and knowledge related to faithful stewardship principles, I am obligated in my commitment to God and my faith community to be a conduit by which people are empowered to change.

The clarion call for economic equality is strengthened through a message rooted in the truth of love. The opportunity to articulate this call comes through the preached word as demonstrated in this project, yet, there lays a tension in stewardship preaching and the results intended to be produced from this preaching. The immediate expectation of producing tangible financial resources to meet the needs of the faith community is a process that involves the deepening of one's faith in response to the gospel that is cultivated over an extended time period.

As noted in the book entitled, *“Preaching and Stewardship: Proclaiming God's Invitation to Grow”*, Craig Satterlee states, “...preaching that invites people to grow in giving in response to the gospel tends to be impractical. It does not speak directly to the material needs of the church, and therefore, does not produce the profound or immediate monetary results that many preachers and leaders desire and many congregations need. Preaching about money and giving therefore reveals an inherent tension between preaching to shape people's values, attitudes, habits, and behavior over time and preaching to produce the financial resources the church needs today.”⁵⁴

⁵⁴ Craig A. Satterlee, *Preaching and Stewardship: Proclaiming God's Invitation to Grow* (Herndon, VA: The Alban Institute, 2011), Kindle Edition, Location 370 of 3698.

In consideration of the inherent tension, the objective of this Demonstration Project is to serve as a source of empowerment utilizing the teaching of Jesus to produce awareness and spiritually enlightened consciousness concerning the subject matter. Preaching anchors faithful stewardship principles to the word of God that holds the faith community accountable to the gospel message. Through God's word we are invited and empowered to participate through giving in the kingdom building process. "When stewardship is grounded in and flows from a clear and bold proclamation of the gospel and does not replace it, and when God is the subject of the sermon, giving is a response to God's grace, because the sermon provides a word from God, or an experience of God, that people can respond to."⁵⁵

The JCLC is rich in its teaching and preaching provided by the Pastor who imparts a consistent message of faithful obedience to God rooted in love. This message produces spiritual and tangible results that abundantly overflow in the lives of disciples. As Pastor reminds us, "God is not trying to take anything from us but is only trying to get more to us." Based on this demonstrated model of teaching and preaching under the tutelage of the Pastor, I find myself well equipped to attain my God-ordained potential as an educator and leader of God's people. Through the spoken word of God, I remain committed to the proclamation of a gospel message that brings forth the reality of God's greatest investment that is manifested in transformed lives. A transformative message that strives to respond to the difficult questions that life poses providing assurance of God's investment made in us.

⁵⁵ Ibid, Kindle Edition, Location 632 of 3698.

A ministry to serve is the calling that I have accepted as I strive to effectively utilize my gifts to empower others in achieving personal levels of stewardship potential and accountability to God and the JCLC. As I facilitated the transmission of information, I realized that there is a vast amount of information from various sources related to the subject matter. Within the context of the dialogue, the ability to remain focused was oftentimes a challenge, however the goal of raising awareness, with a deepening of one's faith experience, served as a guide to reach the intended shared understanding that produces transformative change in the lives of disciples.

Although the Demonstration Project was confined to an achievable timeframe, the work continues, as the JCLC is poised for the "greater work" entailed in building God's kingdom as a present reality in the midst of community. Through leadership in the ministry of Finance and Economic Empowerment the commitment remains in assuming a leadership role in launching a Capital Campaign initiative.

As Jesus followers, the JCLC is committed to the goal of "securing our future" in which wise decisions will be required. The strategies that help in producing personal and collective levels of accountability with an emphasis of "putting God first" is the path we have chosen. As we journey together as faithful stewards of God entrusted financial resources, we gained a shared understanding that our financial stability and economic empowerment are intrinsically linked with our relationship with God.

The challenge exists before us, however we are better equipped to successfully navigate and engage the biblical text in bringing forth revelation and empowerment. The meaning making process continues as a lifelong endeavor as the narrative stories of

disciples that have successfully found means of navigating through life's challenges are still being written upon the pages of the historical tablet of the JCLC.

In the midst of the challenges, we must continue to tell our stories realizing that we are empowered through the testimonies. It is the testimonies that assist in redefining what is meaningful in our lives that will release God's life-changing power into our lives and the lives of others.

It is our shared values, beliefs, and attitudes that enable us to become a collective voice of praise in the midst of challenges that leads to the embodiment of ushering the kingdom of God into our midst.

It is the shalom of God that allows us to experience total prosperity in our relationship with God that resolves the issues of lack in finances, doubt in circumstances, and fear in indecision.

The blessings of God are found in our ability to see differently and proclaim the gospel message that provides security in life experiences. Understanding that the Spirit of God is upon us, we have been anointed to proclaim good news to the poor. We have been sent to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free, to proclaim the year of the Lord's favor. The JCLC has been empowered to show the world a more excellent way through love and obedience. This is a transformative message that is available for all "who have ears to hear and eyes to see" differently that produces change.

APPENDICES

APPENDIX A

BIBLICAL LITERACY FOR ECONOMIC/FINANCIAL EMPOWERMENT
THROUGH SELECTED PARABLES

BY

LAWRENCE GLENN HAMMOND

DEMONSTRATION PROJECT PROPOSAL
New York Theological Seminary
2013

Challenge Statement

What is the meaning of “putting God first” for disciples of a Jesus Centered Learning Community? How are economic and financial challenges that impact person’s daily life altered when they apply the practice of “putting God first” to financial affairs? This project engages participants with the Bible to overcome challenges to becoming faithful stewards of financial resources for individual and communal economic empowerment.

Table of Contents

INTRODUCTION TO THE SETTING	112
PRELIMINARY ANALYSIS	117
PLAN OF IMPLEMENTATION	122
RESEARCH QUESTIONS	131
EVALUATION PROCESS	135
MINISTERIAL COMPETENCIES.....	141
APPENDIX 1: TIMELINE.....	147
APPENDIX 2: BUDGET.....	149
BIBLIOGRAPHY	150

CHAPTER 1 INTRODUCTION TO THE SETTING

The subject setting is a Jesus Centered Learning Community (“JCLC”) that is identified as “a unique community of men, women and children that have partnered in ministry to show the world a more excellent way.”⁵⁶ Under the leadership of their Pastor and founder, the JCLC endeavors to transform the lives of each JCLC disciple and their families utilizing the teachings of Jesus Christ. As stated in their mission statement, “owing nothing but our love”, individuals, families, and communities worldwide are transformed by our faith, expressed in and through the love of our disciples. Ministering out of a personal commitment to God’s purpose for our lives, we believe “we are blessed and highly favored, and destined to show the world a more excellent way.”⁵⁷

The JCLC has embraced the concept of being a community of believers adopting the designation as “disciples” rather than “members” to solidify its belief as followers of Jesus teachings. The JCLC is intentional in transmitting the gospel message principally through Agape love demonstrated in its deeds and actions. Under the leadership of the JCLC’s Pastor, it has developed and implemented a mission, leadership team and organizational model to provide quality programs to disciples and the community.

The JCLC’s understanding of community allows it to extend its borders beyond its current physical location in South Brooklyn into the broader community

⁵⁶ Master Plan 2010-2020, 3.

⁵⁷ Ibid., 8.

encompassing the city, nation and the world. In this context the JCLC seeks to take its message of God's love, with a focus on evangelizing, in those territories situated to the north, south, east and west of the JCLC's epicenter and strategically focus upon reaching those who are "unchurched" within a five mile radius and beyond.

The JCLC remains mindful to the promises that will be manifested as it continues to be faithful and obedient to the plan and purpose God has destined for it to accomplish. It is often through the worship experience that a spiritual reality of God's presence is manifested in the midst of the JCLC. The JCLC will often "wave people in" with the understanding that God is allowing them to experience the anticipation of the manifestation of spiritual seeds coming forth as heirs to the kingdom of God. It is with joyful expectancy that the JCLC believes God will do exactly what God has promised to do for a people who are intentional in "putting God first" in all their ways.

Understanding that God has created them for divine purpose the JCLC strives to adhere to a sacramental lifestyle of living in accordance with articulated discipleship standards as a benchmark for measuring spiritual transformation and ensuring the quality of leadership for the JCLC. In this construct the JCLC has adopted spiritual principles that serve to shape and inform the value structure of the JCLC pertaining to the promises of God given to its Pastor. As the JCLC has been birthed out of love, the (its) Pastor has articulated a vision and a mission for the JCLC that focuses on maintaining and creating ministry excellence and high standards in three (3) major areas: teaching, service and hospitality.

The JCLC as stated in their Master Plan has "envisioned a ministry that is strategically structured to provide a foundational emphasis on the empowerment of

women, men, and children that leads to the spiritual and economic empowerment of its disciples and the broader community”. Through a “discipleship standards emphasis” the JCLC strives to transform the lives of its membership towards meaningful and productive spiritual attainment of success. As articulated in its Master Plan, “discipleship standards as a benchmark for measuring spiritual transformation and ensuring the quality of leadership for the JCLC”⁵⁸ leads to an effectual witness in the midst of community. As a critical emphasis is placed on the establishment of core goals, the JCLC seeks to be actively engaged in reclaiming the land in its community. This is achieved through activities that resurrect men, empower women, save youth, restore families, praise God and ultimately secure their future. The JCLC seeks to actively work in the various areas of ministry that provide leadership training and development for the tasks of ministry. It is through a foundational understanding built upon love that the JCLC is continually endeavoring to “love people back to life.”

In the most recent census data of 2010, the subject community is predominantly residential, comprised of one- and two-family owner-occupied homes. The community is serviced by many major bus and subway services that provide convenient modes of transportation. Additionally, there are several major highways that provide convenient access to the north, south, east and west of the subject location.

The subject site is located in a neighborhood in the southeastern portion of Brooklyn, New York and is one of several neighborhoods situated within Brooklyn Community Board 18. According to the 2010 census data, there are currently 67,415 people residing in the subject community primarily of African-American and Caribbean-

⁵⁸ Ibid., 8.

American heritage representing over 70% of the entire population. The community has experienced a dramatic demographic shift in its population over the past two decades from predominantly Caucasian to its present population. These residents live in primarily one- and two-family homes, although there are “three (3) large” public housing developments and a number of small apartment buildings scattered throughout the community. The community has many parks, including a large park (over 100 acres) providing recreational activities and serving as a gathering site for community activities.

Public and private schools consisting of pre-school, elementary, junior high and high school levels serve the community. There are approximately 55 houses of worship providing religious expression for Jews, Muslims and Christians. The community has a vibrant hub of commercial and retail activity along several major corridors. The other various community establishments provide essential services for its residents. In addition, the community also has its fair share of industrial and warehouse facilities.

Within this community, resides the JCLC, comprised of a predominantly female oriented discipleship, in addition to a representation of men, young men and children. The female population is primarily comprised of single women between the ages of 18-64 years of age. The young men are between the ages of 13-21 and the mature adult males are between the ages of 40-60 years of age. The children start from infancy through 13 years of age. The JCLC disciples are comprised of many who have obtained undergraduate through doctoral levels of education. These levels of education correlate to the professionals represented that include educators, attorneys, bankers, health professionals, public and private administrators, in addition to other professions.

The governance structure of the JCLC functions under the authority of the office of the Chief Apostle, who holds the administrative position of Chief Visionary Officer over the corporation and charge of Pastor. The JCLC is organized into three forms of service: discipleship, leadership and ministers. Discipleship is cultivated through the covenant circles. The Leadership of the JCLC is organized into two (2) working groups: the Vision Council and the Ministry Circles. The Ministry Circle of Education and Empowerment encompasses those ministers who are trained and enter into ministerial work under the tutelage and coaching of the Pastor.

The focus of this project proposal is intended to utilize the techniques of biblical engagement that will inform and transform the lives of disciples as they are equipped with the skills, tools and competencies needed to be successful in life through biblical teachings on financial stability and empowerment. With the goal of “securing our future”, the methods and strategies that will inform personal levels of accountability with an emphasis of “putting God first” will assist disciples to become faithful stewards of their financial resources.

As a reflection of God’s love being manifested in the lives of disciples, the JCLC understands that it has been established to be the light that illuminates the path to a more excellent way for those who step into the healing waters of the JCLC’s well

CHAPTER 2

PRELIMINARY ANALYSIS

As an African American in this country of wealth and prosperity the inequalities that power and wealth create is evident especially within African American communities. In an effort to grapple with and bring new understanding to this issue, the task of biblical engagement will be utilized to bridge the gulf of economic disparity and create a message of economic sustainability.

The challenge and issue being addressed is an awesome task especially as one seeks to bring clarity and awareness to the issues while in the midst of financial and economic crisis within the context of the African-American community and the marginalized members of society. The plight of the disenfranchised and those who stand at the margins of society seeking solutions to survive in the midst of economic and financial disparity is an ongoing challenge. The historical and social relevance of this disparity is found in the structural construct that has been, in many instances, passed down from generation to generation. As cited in a recent article, “After decades of tracking income disparities between black and white families, a new study reveals that income equality does not always lead to wealth equality when it comes to race.” Further the article states, “The escalating gap, according to the study researchers, was largely caused by assets being passed down within families and the fact that white families have

historically had more wealth to pass down.”⁵⁹ It becomes not a matter of income levels that lead to economic security, but rather the effective means of wealth creation through the utilization of strategic tools and methods based on sound financial principles. It has been documented that such wealth creation often comes about by transferring wealth through generations in the form of an inheritance. Wealth creation is an important economic factor that creates opportunities for business creation and fosters economically secure families and communities. Within the context of the JCLC community there is a disciple that was given the opportunity to hone their culinary gift that launched them into the successful creation of a catering business. This business now serves as a model for other disciples in using what is in their hands to launch many other entrepreneurial endeavors as a means of creating wealth.

In addressing this major challenge of economic disparity in the African American community, the utilization of tools of biblical engagement as a methodology will venture to heighten a strategic mindset that fights against and dispels the myths and mistruths relating to power and wealth. The faith community is an opportune place for engagement, for as DuBois pointed out more than 100 years ago, “a study of economic cooperation among negroes must begin with the Church group.”⁶⁰ The African American church still serves a relevant role in creating opportunities for economic sustainability in the midst of

⁵⁹ Tim Grant, “Study Shows Wealth Inequality between the Races Has Skyrocketed,” *Pittsburgh Post-Gazette*, March 29, 2012. www.post-gazette.com.

⁶⁰ W.E.B. DuBois, *Economic Cooperation Among American Negroes* (Atlanta, 1907), 54.

community. Through the formation of community development corporations, credit unions and other vehicles of economic empowerment, the church remains the catalyst for many entrepreneurial activities and creates the bridge for these endeavors.

Through the development of a keen understanding of the structures that have been and currently operate to keep people of color in financial and economic bondage is the lens that informs this project. It is through biblical engagement that meaning will be made, read, and mediated so that meaning and change can be nurtured and sustained. Importantly, biblical engagement as the way people are brought into an engagement with the Bible that brings forth life change is the foundational aspect that will serve to inform people that the Jesus teachings are speaking a message of liberation that leads to economic, spiritual and emotional empowerment. Bible engagement will strive to create a shared understanding of the Bible that utilizes means of communication that embrace shared ideas found in visible and non-visible signs adopted as spiritual, emotional, and psychological indicators of a shared reality. As the Bible historical has been central to Black Church identity and survival, in which its members have redacted scripture based on their own experiences, likewise, the liberating voice found in the gospel parables will seek to evoke liberation (Cone 1995; West 1982; Wilmore 1994); emphasize preeminence of the Deity and personal religious hygiene (Lincoln and Mamiya 1990);

and encourage political action and other forms of community engagement (Billingsley 1999; Morris 1984; Sherkat and Ellison 1991).⁶¹

The field site for my Demonstration Project is a predominately African-American community of faith located in the South Brooklyn section of New York. The members are identified as disciples striving to exemplify a standard of living that is strategic in showing the world a more excellent way. The disciples are predominately women, with many serving as heads of households. In addition, there is a growing contingent of children, youth and young adults representative of the family dimensions of the JCLC. The physical location is within a rapidly changing urban community of predominately Caribbean and African-American heritage, although there continues to be the influx of many other ethnic groups. The economic make-up of the JCLC is comprised of households at varying income levels. A demographic survey will serve as a key instrument in providing this information for further analysis.

In the subject setting, the disciples find immediate answers to life situations within the context of discerning God's voice. These disciples have been challenged to envision a new and different way of demonstrating a better life through love that leads to more spiritually, emotionally and financially productive lives. The emphasis has been on growing disciples with the common goal of reclaiming the land, resurrecting men,

⁶¹ Sandra L. Barnes, *Black Church Culture and Community Action*, Social Forces, Volume 84, #2, December 2005

empowering women, saving children, restoring families, and becoming the manifestation of the kingdom of God.

This emphasis will be achieved through a disciplined life of service and commitment to the process of empowering people with a sense of urgency utilizing the fundamental teachings of Jesus found in the gospel message. As disciples strive to be those agents of transformative change, it is critically important that the tools and strategies that lead to financial stability and economic empowerment are used and achieved in order to be builders of God's kingdom.

Through a shared knowledge related to the importance of bringing forth the resources that are needed to achieve the JCLC's mission goals, the JCLC is strategically aligned with the imperatives of seeking the welfare of its disciples, equipping them with the necessary tools and strategies for success.

As understood through the teachings, God has equipped each disciple with everything needed and through obedience to hearing God's voice each disciple is intentional in fulfilling the divine purpose that God has established for his/her lives.

The Site Team is comprised of the JCLC's Vision Council, which is responsible for articulating the strategic direction of the JCLC and providing continued oversight of all activities to ensure that the vibrancy, effectiveness and quality of the JCLC is maintained.⁶²

⁶² Master Plan – 2010-2020

CHAPTER 3 PLAN OF IMPLEMENTATION

Goals and Strategies

Under the parameters of biblical engagement the research project will strive to determine how meaning is made through the discovery process that identifies transformative occurrences focused on the values, beliefs and cultural settings of the JCLC. The research project strives to establish a shared understanding of financial stability as a means to economic empowerment. Ultimately this shared meaning is understood to be represented through interactive communication that utilizes signs, symbols, traditions, and practices. The discipline and practice of qualitative research will be the methodology utilized inclusive of creating a narrative that is built upon “a sequence of events into a whole so that the significance of each event can be understood through its relation to that whole. In this way a narrative conveys the meaning of events.”⁶³

Goal 1: To introduce, define, and describe basic terms for the JCLC community that contributes to a shared understanding of “financial stability” and “economic empowerment” that will immediately correlate to (tithe, bill payment, seeding and saving). (How is Meaning Made?)

1) **Strategy 1:** Explore and discuss participants’ understanding of “financial stability” and “economic empowerment” by utilizing the following:

⁶³ Jane Elliot, *Using Narrative in Social Research* (California: Sage: 2005), 3.

- a) JCLC Financial Awareness Survey
 - i) Circulated to JCLC Disciples.
 - b) Formulate the questions for the questionnaire administered by facilitator (Lawrence Hammond)
 - i) Construct questions based on issues raised in the challenge statement.
 - ii) Ensure that questions are clear, concise and create a positive viewpoint
 - iii) Utilize an open response format to solicit responses.
 - iv) Provide introduction information for respondents.
 - v) Initially utilize small pilot sample of respondents and modify questions as needed prior to full JCLC discipleship involvement.
 - vi) Conduct survey and thank participants for their involvement.
 - c) Analyze data to be utilized for the basis of examining shared and disparate views of financial stability and their relevance to economic empowerment. Report on the outcomes of the survey.
- 2) **Strategy 2:** Present, review and discuss historical/biographical accounts related to means of achieving financial stability that promote economic empowerment
- a) Conduct one (1) Financial Empowerment & Awareness Workshop with JCLC Disciples during six-month period of Demonstration Project timeframe focused on connecting participant's current experience(s) with historical periods and people.
 - i) Examine excerpts from Booker T. Washington that provide historical significance for achievement of financial stability in the African American cultural context.

- ii) Examine strategies for business success and economic empowerment utilizing life experiences of prominent individuals within the African-American secular and faith communities.
- 3) **Strategy 3:** Assist participants in making connections and discussing the importance of developing foundational concepts of financial stability for themselves.
 - a) Continue to utilize personal testimonials to raise awareness.
 - b) Continue to provide documentation that promotes financial stability techniques and strategies.
 - c) Highlight code and practice within the JCLC that serve as indicators for levels of financial achievements of success.

Under the construct of biblical engagement, the methods and strategies that serve to inform the JCLC's utilization of the biblical text as a tool for the transformative dimensions of a faith and life journey will be explored. Participants will be introduced to scholarly work focused on examining and analyzing the teachings of Jesus through the use of selected parables in the gospel of Luke. The parables found in Luke raises the concerns which Jesus has for the poor and addresses the importance of prayer and the Holy Spirit's activity in the lives of believers. Luke demonstrates God's love for everyone through the actions and teachings of Jesus the Christ.

There are many differing scholarly understandings of the origin and utilization of parables and the issues of authenticity. Yet, as Bernard Scott notes the distinctive voice of the parable must have recognizable characteristics that focus not on major themes of tradition, but rather the minor ones. An example is found in the Lukan version of the parable of the land of a rich man. The major theme of greed in a limited-goods society

found in 1st century Palestine is inverted in which the problem is not the accumulation of wealth (greed) but its disposal, or rather lack of disposal. This represents a very minor theme in the tradition and discloses a distinctive voice.⁶⁴

It is this distinctive voice found in the usage of parables as a mode for transmitting meaning that the narrative or stories will find their correlation with the narrative of the African American experience in the context of wealth and poverty which are often contrasting themes found in the Lukan text. The ability to utilize scripture as a teaching strategy that employs stories and narratives becomes a reflective experience for disciples. As noted by Dr. Joseph Crockett, “Teaching scripture as “story” and connecting scripture to African-American experiences and traditions make possible the release of God’s life-changing power into the lives of persons. Hearers become inspired and encouraged to identify their story with the scripture. Readers are equipped to relate and broaden their personal experiences in light of their social existence. Learners are empowered to judge and redefine what is meaningful in their lives.”⁶⁵

Through narratives defined as the stories that individuals tell about themselves and their own experiences,⁶⁶ will be engagement of the biblical text and the life experiences of the JCLC disciples in creating a shared understanding of the biblical stories found in the parables of Jesus that bring meaning to life experiences.

Goal 2: To deepen one’s faith experience through studying, analyzing, and applying the teachings of Jesus and money utilizing selected parables in the Lukan gospel during a six-

⁶⁴ Bernard B. Scott, *Hear Then The Parable: A Commentary on the Parables of Jesus* (Minneapolis: Fortress Press: 1990), 65

⁶⁵ Joseph V. Crockett, *Teaching Scripture from an African-American Perspective* (Nashville: Discipleship Resources: 1991), 2.

⁶⁶ Jane Elliott, *Using Narrative in Social Research* (California: Sage: 2005), 12

week period that will be measured by the participant's ability to articulate stewardship principles in the context of their own life experiences. (How are texts read?)

1) **Strategy 1:** Six-week Bible study on six selected parables found in the gospel of

Luke utilized by Jesus related to finances within the construct of a group setting of approximately 10 participants.

a) Participants will examine ancient text found in the First Testament writings that provide historical relevance pertaining to principals of tithing and God's design for utilizing our financial resources.

b) Close examination of selected parables that emphasize stewardship, servant hood, and discipleship as meanings to "putting God first". In Luke's gospel there is an emphasis placed on the danger of wealth and position to the life of discipleship. Certainly, the author of Luke-Acts stresses, "A man's life does not consist in the abundance of possessions" (Luke 13:15) and "... where your treasure is, there will your hearts be also" (12:34). If any judgment can be made about what this implies about the Lukan community, it would appear that there are a number of rich within it and Luke is suggesting that if it is not in every case necessary to sell everything (19:8), the message of the Kingdom brings with it social concern in the community for the poor.⁶⁷ In the following six (6) parables will be found the message that deals with the traps posed by wealth:

i) Luke 12:13-21 – Rich Fool – focus upon where our treasure lies in relationship to God's purpose for our lives. In the JCLC community this is understood as God who provides "more than enough" for every need.

⁶⁷ R. Karras, "*Poor and Rich: The Lukan Sitz im Leben*," *Perspectives on Luke-Acts*, pp. 112-24; *What Are They Saying About Luke and Acts?* Chapter 7.

- ii) Luke 12: 42-48 – Faithful and Unfaithful Servants – focus upon the utilization of financial strategies that distinguish between faithful and unfaithful approaches to being faithful stewards over the resources given by God.
- iii) Luke 16: 1-13 – Principles of Shrewd Discipleship – focus upon stewardship principles that emphasize the principles of “putting God first” by serving God and investing in eternity.
- iv) Luke 16: 19-25 – Lazarus and the Rich Man – focus upon the comparative relationship of the rich and poor man and their status in the kingdom of God.
- v) Luke 18: 18-30 – Rich and Important Man – focus upon prioritizing ones life in making wise decisions which provides access into God’s kingdom.
- vi) Luke 19: 11-26 – Story about Ten Servants – focus upon stewardship principles that will produce a tangible return based on sound entrepreneurial strategies.
- c) Compare, contrast and analyze biblical teachings on prosperity and wealth as a means to financial security and economic empowerment.
- d) Build upon and align teachings with JCLC teachings related to spiritual principle of tithing, paying bills, seeding and saving.
- 2) **Strategy 2:** Development of a case study model by participants utilizing the shared understanding of stewardship principles based on the Jesus teachings that inform the JCLC’s stewardship goals.
 - a) Utilize Diamond Vision Campaign as a proposed model for success in employing biblical fundamentals to Capital Campaign initiative that promote economic

empowerment and sustainability for the cultivation of a wider sphere of ministry within our current physical plant and the surrounding community.

- 3) **Strategy 3:** Develop a preaching series utilizing selected parables.
 - a) Develop four-six sermons utilizing the Jesus teachings as modes of empowerment which function as a liberating message related to stewardship principles through contextualizing the parables into an urban, an everyday context.
- 4) **Strategy 4:** Develop ongoing financial and economic empowerment course utilizing the teaching on the Jesus Sayings through selected parables as part of teaching curriculum.

Under the construct of biblical engagement the mode of delivery that creates an adaptable and sustainable culture to produce a transformative community that is empowered by the biblical mandate of “putting God first” will be attained through the establishment of financially stable and economically empowered disciples.

Goal 3 –Build upon the foundational culture of the JCLC’s stewardship accountability measured by the participant’s ability to articulate and implement sound financial principles that will cultivate and promote sustainable and achievable empowerment strategies for immediate implementation. (How is meaning meditated and changed to nurture/sustain the life of the JCLC)

1. **Strategy 1:** Engage in asset mapping with disciples. (time, social networks, skills and experiences) Identify quantifiable assets other than finances.
 - a. Identify disciples’ assets and strengths utilizing an asset inventory survey.

- b. Create action plan for utilization of quantifiable assets based on assessment results for collective means of economic empowerment initiatives.
- 2. **Strategy 2:** Utilize opportunities for inspirational testimonies from JCLC disciples related to financial freedom and empowerment.
 - a. Implement opportunity to build appreciation for individual and corporate financial achievements.
 - b. Implement opportunity for sharing of best practices through shared learned experiences.
 - c. Implement networking opportunities that will increase opportunities for business creation.
- 3. **Strategy 3:** Continue to build upon foundational framework in place that will enhance the disciple and the community who are equipped with the skills, tools and competencies needed to be successful in life, teaching strategies developed from a shared knowledge of experiences related to being faithful stewards over resources entrusted to them.
 - a. Seek full participation of all disciples of the JCLC community who adhere to the JCLC spiritual STANDARD: Tithe, Pay their Bills, Seed and Save.
 - b. Seek full participation of all disciples who participation in January “First Fruit Offering” to foster an entrepreneurial spirit.
 - c. Seek full participation of all disciples who participate in Diamond Vision Campaign.

- d. Galvanize the efforts of disciples who will embrace and support through their financial support and investment in the JCLC's vision and mission.

CHAPTER 4 RESEARCH QUESTIONS

1. Using an historical methodology, what defines financial stability as a means to economic empowerment?

Historically the meaning of financial stability is viewed in the context of various factors that inform one's understanding related to tools, strategies and concepts that lead to economic empowerment. The subject research will begin to grapple with the foundational shared knowledge of the JCLC community related to concepts dealing with the tension between those who accumulate wealth and those who subscribe to a "poverty mentality" which often keeps them bound in their efforts to become financially stable and economically empowered.

In the research and exploration of this important question, the project intends to focus on participatory research by utilizing the testimonials and excerpts from life experiences that demonstrate the tenets of achieving financial stability through the application of sound financial strategies and techniques. Narratives (stories) in the human sciences should be defined provisionally as discourses with a clear sequential order that connect events in a meaningful way for a definite audience, thus offer insights about the world and/or people's experiences of it.⁶⁸ Within this construct will be the narrative that within our African American cultural context can be found the story of

⁶⁸ Master Plan 2010-2020, 3.

industrious and self-sustaining individuals and communities that provided the foundational basis for economic empowerment models. Most economic studies of the black community tend to ignore the contributions of their religious background to black economic mobility and development.⁶⁹

2. Utilizing a biblical research and analysis approach/methodology, how do the parables of Jesus provide a foundation for the proper understanding and application of the gospel message that produces faithful stewards of financial resources for the building of God's kingdom?

Within the gospel message can be found the teachings of Jesus as they relate to the importance of the gospel message found in Matthew 6:33 “*But seek first his kingdom and his righteousness, and all these things will be given to you as well*”. Through practical application, the biblical message that speaks to the proper use of money is to be explored and negotiated in the biblical engagement dimensions of this project. The teachings of Jesus will be introduced, examined and analyzed in grappling with the subject of Jesus and money. In recent times, there have been many preachers who have utilized a “health, wealth, and prosperity” theology that has focused on the entitlement to a lifestyle of riches and fortune contrary to the teachings of Jesus found in the gospel message.

The first testament concept of tithing will be foundational for understanding God's design for faithful stewardship principles. A biblical worldview of stewardship

⁶⁹ Frank G. Davis, *The Economics of Black Community Development*. In Davis's study the role of churches in potential and actual black economic development is not even considered.

can be consciously defined as, “Utilizing and managing all resources God provides for the glory of God and the betterment of His creation.”⁷⁰

3. Utilizing a spiritual life and practice methodology, what are the attitudes, behaviors, cultural practices and skills that can contribute to an attainable level of faithful stewardship accountability that create financially stable and economically empowered disciples?

As George Simmel’s work cites, one of the consequences of a money economy is that it expands the possibilities of social exchange with larger circles of people, which in turn transforms cultural expectations and ideals.⁷¹ An asset map is an inventory of the strengths and gifts of the people who make up a community. Asset mapping reveals the assets of the entire community and highlights the interconnections between them, which in turn reveals how to access those assets.⁷² It is strongly believed that disciples within the JCLC have quantifiable assets that forged together with the sound financial principles of economic empowerment, will create a stronger foundation for the work of ministry within our shared community of faith. It is through the effective utilization of financial resources understood and demonstrated by the biblical foundation of becoming faithful stewards that real power and significance as transformative agents of change will be

⁷⁰ Charles Bugg, “Stewardship” in *Holman Bible Dictionary* (Holman: Tennessee, 1991), 1303-1304.

⁷¹ Georg Simmel, “*The Philosophy of Money*”, reprinted in “*Social Theory: Roots and Branches*” (New York: Oxford University Press: 2011), 123.

⁷² John P. Kretzmann and John L. McKnight, *Building Communities from the Inside Out: A Path Toward Finding and Mobilizing a Community's Assets* (Center for Urban Affairs and Policy Research, 1993)

actualized for the good of the community. The church should envision itself as the investment center of human and material resources.⁷³

Through a shared knowledge of the JCLC's faith tradition which adheres to the spiritual principle and standard "Tithe, Pay our Bills, Seed, and Save", the JCLC will become a catalyst in a transformative process that demonstrates a more excellent lifestyle created through the importance of "putting God first" as the foundational tenet of the faith journey. Despite the inherent climate of economic disparity, it is strongly believe that disciples are destined for greatness through their ability to learn through shared experiences the fundamental application of biblical principles that will result in increased opportunities for economic empowerment through business creation and philanthropic enterprise. It is through an interdisciplinary approach that biblical engagement will contextualize the gospel message and allow it to focus on the present dimensions of financial stability and economic empowerment as the result of being faithful stewards in God's kingdom.

⁷³ Carlyle Fielding Stewart III, *"African American Church Growth: 12 Principles for Prophetic Ministry"* (Nashville: Abingdon Press: 1994), 141.

CHAPTER 5 EVALUATION PROCESS

Introduction

The context for the evaluation process is predicated on the shared knowledge of the disciples within the JCLC as methods and strategies are employed through the construct of biblical engagement to achieve an awareness that leads to a deepened faith experience related to becoming faithful stewards of resources entrusted to us by God. The transformative change in attitudes, behaviors, and acceptance of different cultural norms will be evaluated through qualitative research methods that will begin to shape the life experiences of disciples and move them towards financial stability and economic empowerment, which will serve as the foundational building blocks for a nurturing sustainable community.

Within my role as the minister of finance and economic empowerment which entails leadership in areas of stewardship accountability as a functional directive under the visionary leadership of the Pastor, the strategies and methods which support and enhance the cultivation of personal, professional, spiritual and economic prosperity are to be achieved.

Evaluation of Goal 1:

The results of surveys and workshops will be utilized to further ascertain that a shared understanding of defined terms pertaining to financial stability and economic empowerment are achieved for all participants. Once consensus based on a shared understanding of defined terms is achieved, the evaluation process will seek to ensure

that the challenge statement remains critically important to the process in defining an adaptable mission conscious goal of bringing together a shared understanding of the critical components of an effective proposed solution for examining and addressing the disparate views of financial stability as a means to attain economic empowerment that will resonate within the JCLC setting and bring forth desired change in the lives of its disciples.

As meaning is being made through an awareness process related to the challenge being presented, the evaluative process must seek to measure the impact other voices related to the historical significance of the problem bring into context through personal testimonials of their lives that will foster a shared reality of the achievement and attainability of financial stability in the African American cultural context as a means to attain empowerment. Ultimately it will be evidenced through the creation of businesses and personal achievement goals of disciples who obtain levels of financial independence utilizing sound financial strategies and methods that promote a culture of entrepreneurship and philanthropic endeavors.

Evaluation of Goal 2:

Engage in processes that enable participants to assess effectiveness of teachings as a means to understanding the impact their engagement with the biblical text has upon the deepening of their faith experience as it relates to financial empowerment.

Within the structure of a six-week Bible study, a minimum of 10 participants will be expected to bring a teachable spirit open to deeper levels of biblical engagement utilizing exegetical methodology that explores the foundational understanding of the principles of tithing as a means for faithful stewardship. Equally important will be the

attainment of an appreciation for the use and application of parables as a means of effective communication intended to allow participants the opportunity of finding their own story in the midst of the gospel story as a means of empowerment. Ultimately it will be the alignment of the Jesus teachings found in the parables that will inform and strengthen the JCLC's shared understanding related to tithing, paying bills, seeding and saving. In keeping with the principles of action research, however, evaluation is not carried out by an outside evaluator to make judgments about the worth, effectiveness, success, or failure of a project. It is a process that enables those who have been engaged in the research project to learn from their own experience.⁷⁴

The assessment tool utilized will focus on the participants' understanding and application of biblical principles that will serve as a source of empowerment that will lead to changed lives that seek to employ methods of gaining financial stability despite inherent challenges faced on a daily basis. A preliminary class assessment questionnaire to ascertain the participant's initial understanding of the application of biblical concepts related to faithful stewardship principles will be utilized. A post-class assessment will also be utilized to gauge participant shared understanding resulting from an encounter with the biblical text as a means of transformative enlightenment. In the evaluative process, the clear focus in determining the relevance of biblical engagement as a means for financial and economic empowerment will be assessed as to its ability to achieve the desired purpose of the Demonstration Project. As Ernest Stringer states, "Evaluation

⁷⁴ Ernest T. Stringer, *Action Research 3rd Edition* (California: Sage: 2007), 163

should, ultimately, assess the worth and effectiveness of a set of activities or a project according to its impacts on the primary stakeholders.”⁷⁵

Additionally, through the development of a case study model developed by the facilitator and participants utilizing the shared understanding of stewardship principles based on the Jesus teachings, the JCLC will seek to evidence in the midst of community, a transformative model of empowerment that will serve as the foundational underpinning for the start of a Capital Campaign initiative. The ability to replicate this model will be key in the ongoing establishment of sites of ministry for the JCLC. Additionally, this strategy will be measured by increased giving into the Diamond Vision Campaign on a cumulative annual basis by disciples and others who will partner into the JCLC’s vision and mission.

The emphasis placed on making the teaching a living document will be accomplished through the development of a preaching series that will seek to contextualize the parables into everyday language. In addition, an immediate outcome from the preaching series will be evaluated for its utilization as a galvanizing and revivalist endeavor that is measured by spiritual growth in the hearer’s attitude towards stewardship endeavors demonstrated through increased levels of discipleship commitment to the JCLC’s vision and mission.

Evaluation of Goal 3:

Modes of assessment of all activities and initiatives with a direct or indirect effect on the vision and mission of the JCLC as evidenced through transformative life experiences will be manifested through increased levels of stewardship accountability.

⁷⁵ Ibid., 161

Through an evaluative method of assisting each disciple in maximizing his or her identifiable assets, inclusive of financial and other quantifiable assets, a shared meaning for faithful stewardship will be established. This shared meaning will be further nurtured and sustained over a six-month period and articulated through personal testimonials that describe changes resulting from project activities.

Through the development of disciples equipped with strategic financial tools of empowerment, the opportunities for business creation will be encouraged and nurtured. Additionally an assessment of the achievement of full participation of all disciples in adhering to the JCLC spiritual standard Tithe, Pay Your Bills, Seed and Save will be the envisioned outcome assessment for the effectiveness of the project. Equally important is the ongoing cultivation of a donor base that will seed into the vision and mission of the JCLC along with full participation of all JCLC disciples in the Diamond Vision Campaign.

Summary

Ultimately the immediate impact to be achieved resulting from the subject Demonstration Project are as follows:

1. Implementation of a six-week Bible study on the Jesus teachings utilizing selected parables related to utilization of financial principles as a means to financial and economic empowerment with a minimum of 10-12 participants.
2. Opportunity to gain a deeper biblical understanding related to the development of the JCLC's theological framework pertaining to finances

and stewardship through an intensive interaction with its Pastor and Chief Visionary Officer.

3. Evaluation of the development and impact of the JCLC's theological doctrine of finances and evaluation of the stewardship principles in the lives of disciples that serves as a means of spiritual, emotional and financial empowerment.
4. Compare and contrast JCLC's theological model with other models of financial and economic empowerment within the African American faith community and the broader secular community.

CHAPTER 6

MINISTERIAL COMPETENCIES

The Process

The members of the site team through an evaluative process have agreed upon key aspects for assessment related to each of the following ministerial competencies:

Theologian - Develop

Candidate has demonstrated his knowledge of scripture and formal training in biblical studies. Candidate's sermons always connect the biblical texts to the contemporary world and are successful in interpreting the word effectively.

Preacher - Develop

Candidate needs growth in this area particularly in consistently connecting to audience in life application. Candidate's understanding of the sacred texts is evidenced through his sermons which are often edifying and inspirational and usually allows the listeners to connect the words of the text to their lives and experiences.

Worship Leader - Attention

Candidate needs to have an assessment of skills with and recognition of level with ability. Finally a decision to grow and develop as needed.

Prophetic Agent - Start

Candidate has great potential to excel in this area, particularly in areas of social change and justice.

Leader - Develop

Candidate is more than willing to offer ideas to assist programs and products in the church, willing to lend his knowledge, expertise or effort to any project or situation which is in need of assistance from cooking for Community Day, to organizing Super Soul Sunday. Candidate needs to grow in this area with a focus on creativity and assessing needs of people in the community of faith. Candidate's ability to sustain a level of consistent productivity needs to be demonstrated.

Religious Educator – Develop/Attention

Candidate through ministerial teaching assignments whether teaching a course in ACTS or delivering a sermon makes his points clearly, concisely and is easily understood by the congregation's youth, adults and even those who may not be JCLC disciples. Candidate has great potential to excel in this area. Candidate needs to hone his teaching skills to benefit the community of faith, analyzing needs of individuals and offer life application tools.

Counselor – Attention/Start

Candidate does not have any specific licenses/degrees in the area of counseling, yet his compassion and sensitivity to other's problems and challenges is dearly evident. He is not afraid to use his life's experiences to help walk others through their journeys. Candidate needs to exhibit interest in the area of counseling by working with men's group and assisting the ministry in crisis as needed.

Pastor - Develop

Candidate participation in these activities has been exercised when needed. Skills need to be addressed and strengthened. Candidate makes time to visit and/or check in on those who are bereaved, encourages newcomers and disciples alike. Candidate needs to grow in this area with a focus on understanding and practicing soul and self care.

Spiritual Leader – Develop/Attention

Candidate demonstrates and exercises faithfulness and spiritual practices. He communicates his faithfulness and spiritual disciplines effectively so others can better understand what they need to do to move forward in their spiritual lives. Candidate needs to grow in this area. He has successfully lead Wednesday evening Bible study and has lead the men's group for a convening of prayer in the park. Candidate must take more initiative, showing an interest in doing the work.

Ecumenist - Attention

Candidate works with those both within and without the JCLC community to try to bring change, peace and unity to all people with whom he meets and labors. Specific examples are Super Soul Sunday, Community Day and the Top Chef Cook-Off events. Additionally, the candidate started at the BOMB event in July 2012 evidenced with prayer for men. This work needs to continue.

Witness or Evangelist - Attention

Candidate under the Pastor's leadership along with all of the disciples, especially the ministerial staff, is keenly aware of staying away from "sheep stealing". Still, he often invites others to JCLC, especially as it pertains to "special events" such as all night

prayer service, Resurrection Sunday, etc., but he does not limit his invitations to these events. Candidate is encouraged to strive for excellence in this area.

Administrator – Continue/Develop

Candidate is well organized. His strategies are precise, accurate, purposeful and well thought out. This is evidenced in his sermons and through the courses he teaches. The work for community day is an area where more work can be done.

Professional – Continue/Develop

Candidate is always professional in the performance of his tasks and responsibilities with honesty and dependability. They are usually completed in a timely fashion. He works hard not to overload himself/others with a “un-do-able” workload. Clearly he can discriminate between professional and personal relationships, but attends to both. Candidate’s bi-vocational position demands this behavior (Banking). The question is how does this work with ministry.

Competencies Chosen for Development

The members of the site team through an evaluative process have agreed upon key aspects related to chosen competencies that will be developed throughout the Demonstration Project.

Competency 1: Prophetic Agent

Goal 1 - Engage in activities to analyze social structures and the ability to diagnose the roots of financial and economic disparity in the African American community. The desired outcome is intended to stretch the candidate beyond their comfort zone necessary to bring forth the manifestation of the prophetic gifts that will produce life changing financial empowerment strategies for God's people.

Strategies:

1. Candidate will engage in a study of contributing factors related to socio-historical elements addressing risks and challenges of financial instability that hinder economic empowerment.
2. Candidate will examine and analyze the roots of injustices and inequalities that create financial bondage for people of color.
3. Candidate will strive to articulate a clarion call for economic equality through a message rooted in the truth of love.

Evaluation Process

Candidate will assess the effectiveness of the prophetic message for its transformation of lives through oral feedback from JCLC participants.

Competency 2: Religious Educator

Goal 2 - Utilize the Jesus teachings from the parables as a source of empowerment within the faith community. The desired outcome is that the candidate will become an expert in this field of study that will bring forth a new and more spiritually-enlightened consciousness to the subject matter.

Strategies:

1. Candidate will develop a teaching series on financial and economic empowerment with an emphasis on a multi-generational approach to the subject matter.
2. Candidate will analyze and create opportunities for individual assessment of financial matters with disciples to inform and develop appropriate educational strategies or responses.
3. Candidate will strive to create a multi-cultural dialogue that will create opportunities for shared learning from many cultural dimensions on the subject matter.

Evaluation Process

Candidate will solicit feedback from site team that affirms that a prophetic voice is being heard in the midst of our community.

Competency 3: Leader/Pastor

Goal 3 – Demonstrate leadership in the ministry of Finance and Economic Empowerment by effectively empowering others to realize their stewardship potential and accountability to God and the JCLC.

Strategies:

1. Effectively implement methods and strategies of empowerment through timely execution of project proposal.
2. Continue to lead in the Diamond Vision Campaign initiative.
3. Demonstrate an ability to serve with a willingness to learn from others and share resources that have been developed.

Evaluation Process

Through ongoing observation and reporting to the Vision Council, the Council will assess and **certify that I have achieved** the timely execution of the project proposal goals and objectives. They will also be able to assess the effectiveness of the Diamond Vision Campaign initiatives in meeting its stated goal under my leadership. Finally it will be the JCLC that will affirm my ministerial competency through their response to the overall implementation and success of the Demonstration Project goals and objectives.

APPENDIX 1: TIMELINE

Date	Task/Activity	Tools/Necessary to Complete Task	Person Responsible
02/2013	Project Proposal Approval	Two (2) copies of Proposal	LGH
02/2013 – 04/2013	Preparation for Bible Study	Research and Course Outline for Bible Study on Jesus Teachings related to financial empowerment strategies.	LGH
02/2013	Meet with Faculty Advisor	Copy of Approved Proposal	LGH
03/2013 – 12/2013	Monthly meetings with Site Team	Monthly update on project implementation	LGH Site Team
03/2013	Goal 1 – Strategy 1 JCLC Survey	Preparation and distribution of survey utilizing Survey Webmaster	LGH Admin. Circle
3/2013	Goal 1 – Strategy 2	Financial Awareness Seminar	LGH
3/2013 – 12/2013	Goal 1 – Strategy 3 Financial Empowerment Tips	Monthly Bill Burning Service	LGH
4/2013	Evaluation of JCLC Survey		LGH
04/2013 – 05/2013	Goal 2 – Strategy 1 Bible Study	Syllabus, Course Materials	LGH
04/2013	Goal 2 – Strategy 3 Weekly Empowerment Message	During close out of ACTS Class	LGH
05/2013	Interviews	Scheduling of interviews with selected faith community leaders.	LGH
05/2013	Assessment Time for Writing & Research	All paperwork and information gathered during the implementation of Strategy 1.	LGH
06/2013	Meeting with Faculty Advisor		LGH
06/2013	Goal 2 – Strategy 2 Case Study Model		LGH
07/2013-08/2013	Goal 3 – Strategy 1 Engage in planning for quantifiable analysis of asset mapping with disciples		LGH
09/2013	Meeting with Faculty Advisor		LGH
09/2013	Capital Campaign Case Study Presentation		LGH & Vision Council
10/2013-12/2013	Project Demonstration Project Write-Up		LGH
02/01/2014	Submission of Demonstration Project to Assoc. Dean		LGH
04/2014	Oral Presentation		LGH

APPENDIX 2: BUDGET

	Task/Activity	Tools/Necessary to complete task	Person Responsible	Budgetary Consideration/ Cost	Source of Funding
02/2013	Proposal Approval				
02/2013	Meet with Faculty Advisor	Copy of Approved Proposal	LGH	Gas/Tolls	Personal
03/2013-12/2013	Meet with Site Team		LGH	\$500	In kind contribution by ATIF
03/2013	JCLC Survey	Survey Preparation	LGH	\$200	Personal
04/2013-05/2013	Bible Study	Location/Textbooks/Class Handouts	LGH	\$250	Personal/Participants
05/2013	Library Time for Writing & Research	All of the paperwork and information gathered during the implementation of Goals 1 and 2.	LGH	Gas/Tolls/Copying	Personal
06/2013-10/2013	Case Study Model for Capital Campaign		LGH	\$250	Personal
10/2013-02/2014	Final Project Demonstration Write-Up	All paperwork and research information during implementation of Project Proposal Plan	LGH	Copying/Gas/Tolls etc.	Personal

BIBLIOGRAPHY

- Alcorn, Randy. *Managing God's Money: a Biblical Guide*. Tyndale House Publishers, 2011.
- _____. *Money, Possessions, and Eternity*. Rev. and updated. ed. Wheaton, Ill.: Tyndale House Publishers, Inc., 2003.
- _____. *The Treasure Principle: Unlocking the Secret of Joyful Giving (lifechange Books)*. Revised ed. Colorado Springs: Multnomah Books, 2005.
- American Association of Fund-Raising Council (AAFRC). "*Estimates of Philanthropic Giving in 1986 and the Trends They Show*". *Giving USA*. New York: AAFRC Trust for Philanthropy, 1987.
- American Bible Society. *Cev the Financial Stewardship Bible*. N.p.: American Bible Society, 2011.
- Amerson, Melvin, and James Amerson. *Celebrating the Offering*. N.p.: Discipleship Resources, 2008.
- Amerson, Melvin. *Stewardship in African-American Churches: a New Paradigm*. Nashville, TN: Discipleship Resources, 2006.
- Anderson, C. Thomas. *Becoming a Millionaire God's Way: Getting Money to You, Not from You*. Expanded ed. Edited by Dr. C. Thomas Anderson. New York: FaithWords, 2008.
- Anderson, Claud. *Black Labor, White Wealth: the Search for Power and Economic Justice*. Bethesda, Maryland: Powernomics Corp of Amer, 1994.
- _____. *Powernomics: the National Plan to Empower Black America*. Bethesda, MD: Powernomics Corp of Amer, 2001.
- Avanzini, John. *30, 60, Hundredfold: Your Financial Harvest Released*. Tulsa, Okla.: Harrison House, 1989.
- _____. *John Avanzini Answers Your Questions About Biblical Economics*. Tulsa, OK: Harrison House, 1992.
- _____. *Powerful Principles of Increase*. Tulsa, Okla.: Harrison House, 1990.
- _____. *Rapid Debt-Reduction Strategies*. Hurst, Tex.: HIS Publishing Company, 1990.
- _____. *What Jesus Taught About Manifesting Abundance*. Tulsa, OK: Harrison House, 1996.

- Baer, Hans A., and Merrill Singer. *African-American Religion in the Twentieth Century: Varieties of Protest and Accommodation*. Knoxville: University of Tennessee Press, 1992.
- Baker, David L. *Tight Fists or Open Hands: Wealth and Poverty in Old Testament Law*. Grand Rapids, Mich.: Wm. B. Eerdmans Publishing Company, 2009.
- Ball, Erica. "African American Philanthropy." http://www.philanthropy.org/publications/online_publications/african_american_paper.pdf (accessed January 1, 2013).
- Barclay, William *The Parables of Jesus (William Barclay Library)*. N.p.: Westminster John Knox Press, 1999.
- Barna, George. *How to Increase Giving in Your Church*. Ventura, Calif.: Regal Books, 1997.
- Barnes, Sandra L. "Black Church Culture and Community Action." *Social Forces*, Volume 84, Number 2, December 2005
- _____. "Black Church Sponsorship of Economic Programs: A Test of Survival and Liberation Strategies." *Review of Religious Research: The Official Journal of the Religious Research Association* 53, no. 1 (2011): 23-40.
- Beinhocker, Eric D. *Origin of Wealth: Evolution, Complexity, and the Radical Remaking of Economics*. N.p.: Harvard Business Review Press, 2007.
- Bekgaard, Wm. F. *The Parables of Jesus Revisited: an Innovative Approach to Understanding and Interpreting the Parables*. N.p.: iUniverse Publishing, 2011.
- Billingsley, Andrew. *Climbing Jacob's Ladder: the Enduring Legacies of African-American Families*. N.p.: Touchstone, 1994.
- _____. *Mighty Like a River: the Black Church and Social Reform*. New York, Oxford: Oxford University Press, USA, 2003.
- Bivin, David, and Roy Blizzard Jr. *Understanding the Difficult Words of Jesus: New Insights from a Hebrew Perspective*. Revised ed. Shippensburg, PA: Treasure House, 1994.
- Bivin, David. *New Light On the Difficult Words of Jesus: Insights from His Jewish Context*. N.p.: En-Gedi Resource Center, 2005.
- Block, Peter. *Stewardship: Choosing Service Over Self Interest*. San Francisco: Berrett-Koehler Publishers, 1993.
- Blomberg, Craig L. *Interpreting the Parables*. 2nd ed. Downers Grove, IL: IVP Academic, 2012.

- _____. *Jesus and the Gospels: an Introduction and Survey, Second Edition*. 2 ed. Tennessee: B&H Academic, 2009.
- _____. *Neither Poverty nor Riches: a Biblical Theology of Possessions (new Studies in Biblical Theology)*. Downers Grove, IL: IVP Academic, 2000.
- Blue, Ron, and Jeremy L. White. *Surviving Financial Meltdown: Confident Decisions in an Uncertain World*. Carol Stream, Ill.: Tyndale House Publishers, Inc., 2009.
- _____. *Faith-Based Family Finances*. Carol Stream, Ill.: Tyndale House Publishers, Inc., 2008.
- Boice, James Montgomery. *The Parables of Jesus*. New Edition ed. Chicago: Moody Publishers, 1983.
- Booth, Wayne C., Gregory G. Colomb, and Joseph M. Williams. *The Craft of Research*. 2nd ed. Chicago: University of Chicago Press, 2003.
- Boudoin, J. *God's Finances-a Matter of the Heart*. N.p.: Xulon Press, 2005.
- Bounds Littlefield, Marci. "Religious Institutions and New Ventures; Evidence from the African American Experience." PhD diss., University of Texas at Austin, August 2003.
- Bowman, Robert M. Jr. *The Word-Faith Controversy: Understanding the Health and Wealth Gospel*. N.p.: Reprint, 2005.
- Bradley, Anthony B. *Liberating Black Theology: the Bible and the Black Experience in America*. Wheaton, Ill.: Crossway, 2010.
- Bruce, Ben A. "Increasing Financial Stewardship in the Church of Christ." DMin diss., Liberty Theological Seminary, May 2007.
- Bruce, F.F. *The Hard Sayings of Jesus*. Downers Grove, Ill.: IVP Academic, 1989.
- Brueggemann, Walter. *Old Testament Theology: an Introduction*. Nashville: Abingdon Press, 2008. p. 280
- _____. *The Prophetic Imagination*. 2nd ed. Minneapolis, MN: FORTRESS PRESS, 2001. p. 87, 108-112.
- Burkett, Larry. *Debt-Free Living: Eliminating Debt in a New Economy*. New Edition ed. Chicago: Moody Publishers, 2010.
- _____. *Dollars & Sense: Bible Wisdom for the Faithful Steward*. Edited by Adeline Griffith. Uhrichsville, OH: Barbour Publishing, Incorporated, 1997.
- _____. *Giving & Tithing*. Chicago: Moody Publishers, 1998.

_____. *How to Manage Your Money: an In-Depth Bible Study On Personal Finances*. New Edition ed. Chicago, IL: Moody Publishers, 2002.

_____. *The Word On Finances*. Chicago: Moody Publishers, 1994.

_____. *Using Your Money Wisely: Biblical Principles under Scrutiny*. N.p.: Moody Publishers, 1990.

Cargill, Jenny. *Trick or Treat: Rethinking Black Economic Empowerment*. Auckland Park, South Africa: Jacana Media, 2010.

Carlson, Edward. "Do Worshipers Give God His 10 Percent?" Online location: Beliefnet.com accessed 29 December 2012

Carson, Emmett D. "Survey Dispels Myth That Blacks Receive but Do Not Give to Charity. ". *Focus*. Washington, D.C.: Joint Center for Political Studies (March 1987), vol. 15, no. 3

Carson, Emmett D. *The Charitable Appeals Fact Book: How Black and White Americans Respond to Different Types of Fund-Raising Efforts*. Washington, D.C.: University Press Of America, 1989.

Chaffin, LaTasha "Philanthropy and the Black Church." Learning to Give. <http://learningtogive.org/papers/paper47.html> (accessed January 1, 2013).

Chaves, Mark, and Sharon L. Miller, eds. *Financing American Religion*. Walnut Creek, CA: AltaMira Press, 1999.

Christopher, J. Clif. *Not Your Parents' Offering Plate: a New Vision for Financial Stewardship*. Nashville, TN: Abingdon Press, 2008.

_____. *Whose Offering Plate Is It?* Nashville: Abingdon Press, 2010.

Clason, George S, Babylonian Parable, and George Samuel Clason. *The Richest Man in Babylon: George S. Clason's Bestselling Guide to Financial Success: Saving Money and Putting It to Work for You*. N.p.: Megalodon Entertainment LLC., 2012.

Cloughen, Charles, and Jr. *One Minute Stewardship Sermons*. Harrisburg, PA: Morehouse Publishing, 1997.

Coles, Flournoy A. *Black Economic Development*. Chicago: Burnham Inc Pub, 1975.

Community Board No. 18 - Statement of Needs and Priorities Fiscal Year 2013

Cone, James H. *For My People: Black Theology and the Black Church*. Vol. 1). Maryknoll, N.Y.: Orbis Books, 1984.

- Conley, Dalton. "Decomposing the Black-White Wealth Gap: The Role of Parental Resources, Inheritance, and Investment Dynamics." *Sociological Inquiry* 71, no. 1 (2001): 39-66.
- Conley, Dalton. "The racial wealth gap: origins and implications for philanthropy in the African American community." *Nonprofit and Voluntary Sector Quarterly* 29, no. 4 (2000): 530-540.
- Copeland, Kenneth. *The Laws of Prosperity*. Forth Worth: Kenneth Copeland Publications, 1974
- Crockett, Joseph V. *Teaching Scripture from an African-American Perspective*. Nashville, TN: Discipleship Resources, 1990.
- Crossan, John Dominic. *The Essential Jesus: Original Sayings and Earliest Images*. N.p.: Wipf & Stock Publishers, 2008. *Revolutionary Nature of the Teachings of Jesus and How They Have Been Corrupted*. New York: Doubleday Religion, 2006.
- Davenport, Guy. *The Logia of Yeshua: the Sayings of Jesus*. N.p.: Counterpoint, 1998.
- Davis, Frank G. *Economics of Black Community Development: an Analysis and Program for Autonomous Growth and Development*. N.p.: Rowman & Littlefield, 1976.
- DeForest B. Soaries Jr., "Black Churches and the Prosperity Gospel," *Wall Street Journal*, October 1, 2010.
- Denny, and Leesa Bellesi. *The Kingdom Assignment: What Will You Do with the Talents God Has Given You?* Grand Rapids, Mich.: Zondervan Publishing Company, 2001.
- Denzin, Norman K., and Yvonna S. Lincoln, eds. *The Sage Handbook of Qualitative Research*. 4th ed. Thousand Oaks, Calif.: SAGE Publications, Inc, 2011.
- Differing Conceptions of Christ in the African American Church." in from
- DuBois, W. E. B. (William Edward Burghardt). *Economic Co-Operation Among Negro Americans. Report of a Social Study Made by Atlanta University under the Patronage of the Carnegie Institution of Washington, D.c. Together with the Proceedings of the 12th Conference for the Study of the Negro Problems, H....* N.p.: HP Publishing, 1907. P 54.
- _____. *The Souls of Black Folks*. N.p.: Bantam Books, 1989.
- Durall, Michael. *Creating Congregations of Generous People*. Alban Institute, 1999.
- Elliott, Jane. *Using Narrative in Social Research: Qualitative and Quantitative Approaches*. Thousand Oaks: SAGE Publications Ltd, 2005.

- “Empowered: The entrepreneurial ministry of T.D. Jakes,” in *The Christian Century*, Vol. 124. Issue 14, 7/10/2007, pp. 25-28.
- Eskridge, Larry, and Mark A. Noll, eds. *More Money, More Ministry: Money and Evangelicals in Recent North American History*. Grand Rapids, Mich.: Wm. B. Eerdmans Publishing Company, 2000.
- Evans, Craig A. *Ancient Texts for New Testament Studies: a Guide to the Background Literature*. Reprint ed. N.p.: Baker Academic, 2012.
- Everett, Stephen *The New Testament Principle of Kingdom Stewardship*. Shippensburg, PA: Destiny Image, 2008.
- Farley, Reynolds *Blacks and Whites: Narrowing the Gap? (social Trends in the United States)*. N.p.: iUniverse, 1999.
- Farley, Reynolds, and Walter R. Allen. *The Color Line and the Quality of Life in America*. New York: Oxford University Press, USA, 1989.
- Farris, Jeff. *God's Economy: the Tithe and New Testament Giving*. N.p.: Endless Journeys, 2011
- Felber, Terry. *The Legend of the Monk and the Merchant: Principles for Successful Living*. World Publishing, 2005.
- Felder, Cain Hope. *Stony the Road We Trod: African American Biblical Interpretation*. Minneapolis: Fortress Press, 1991.
- Frazier, E. Franklin. *The Negro Church in America/the Black Church Since Frazier (sourcebooks in Negro History)*. New York: Schocken, 1974.
- Freire, Paulo. *Pedagogy of the Oppressed (penguin Education)*. 2nd ed. N.p.: Penguin, 1996.
- Friedman, Edwin H. *Friedman's Fables*. New York: The Guilford Press, 1990.
- Gilens, Martin. *Affluence and Influence: Economic Inequality and Political Power in America (russell Sage Foundation Copub)*. Princeton, N.J.: Princeton University Press, 2012.
- Gill, Ben. *Stewardship: the Biblical Basis for Living*. 2 vols. Arlington, Tex.: The Summit Publishing Group, 1997.
- Gilroy, Paul. *Darker Than Blue: On the Moral Economies of Black Atlantic Culture (w.e.b. Du Bois Lectures)*. N.p.: Belknap Press of Harvard University Press, 2011.
- Gipson, Phillip E. “Empowering the Black Community Faith-Based Economic Development.” Master's thesis, University of North Texas, August 2001.

- Gonzalez, Justo L. *Faith and Wealth: a History of Early Christian Ideas On the Origin, Significance, and Use of Money*. Chicago: Wipf & Stock Publishers, 2002.
- González, Justo L. *Mañana: Christian Theology from a Hispanic Perspective*. Nashville: Abingdon Press, 1990. pp. 111-115.
- Gottdiener, Mark, and Ray Hutchison. *The New Urban Sociology: Fourth Edition*. Fourth Edition ed. N.p.: Westview Press, 2010.
- Gushee, Glen H. Stassen & David P. *Kingdom Ethics: Following Jesus in Contemporary Context*. Downers Grove, Ill.: IVP Academic, 2003.
- Hadland, Adrian, Xolela Mangcu, Khehla Shubane, and Gill Marcus, eds. *Visions of Black Economic Empowerment*. Auckland Park, South Africa: Jacana Media, 2008.
- Hanson, K. C. *Palestine in the Time of Jesus: Social Structures and Social Conflicts*. 2 ed. Minneapolis: Fortress Press, 2008.
- Harlan, Louis R. *Booker T. Washington: Volume 2: the Wizard of Tuskegee, 1901-1915 (oxford Paperbacks)*. New York: Oxford University Press, USA, 1986.
- Harris-Lacewell, Melissa, "Liberation to Mutual Fund: The Politics of
- Harrison, Michael I. *Diagnosing Organizations: Methods, Models, and Processes*. 3rd ed. Thousand Oaks, Calif.: SAGE Publications, Inc, 2005.
- Harrison, Milmon F. *Righteous Riches: the Word of Faith Movement in Contemporary African American Religion*. New York: Oxford University Press, USA, 2005.
- Haygood, Edward. *Why the Tithe?* 10 vols. N.p.: Harrison House Inc, 1982.
- Hendricks, Obery M., and Jr. *The Politics of Jesus: Rediscovering the True Revolutionary Nature of the Teachings of Jesus and How They Have Been Corrupted*. New York: Doubleday, 2006.
- _____. *The Universe Bends Toward Justice: Radical Reflections On the Bible, the Church, and the Body Politic*. Maryknoll, NY: Orbis Books, 2011.
- Henson, Nelson Searcy with Jennifer Dykes. *Maximize: How to Develop Extravagant Givers in Your Church*. Grand Rapids, MI: Baker Books, 2010.
- Hiebert, Paul, R. Daniel Shaw, and Tite Tiénou. *Understanding Folk Religion: a Christian Response to Popular Beliefs and Practices*. Grand Rapids, USA.: Baker Academic, 2000.
- Hinds, Arthur Sturgis. *The Complete Sayings of Jesus (forgotten Books)*. N.p.: Forgotten Books, 2008.

_____. *The Complete Sayings of Jesus Christ*. N.p.: Wilder Publications, 2009.

Hladky, K. (2012). I Double-Dog Dare you in Jesus' Name! Claiming Christian Wealth and the American Prosperity Gospel. *Religion Compass*, 6: 82–96.
doi: 10.1111/j.1749-8171.2011.00325.x

Hollinger, Dennis. “*Enjoying God Forever: A Historical Sociological Profile of the Health and Wealth Gospel*,” in Moo, pages 13-26.

Holt, Rackham. *Mary McLeod Bethune by Rackham Holt by Rackham Holt by Rackham Holt by Rackham Holt by Rackham Holt*. N.p.: Doubleday, 1964.

Horne, John C. Van, ed. *Religious Philanthropy and Colonial Slavery: the American Correspondence of the Associates of Dr. Bray, 1717-1777 (blacks in the New World)*. N.p.: University of Illinois Press, 1985.

_____. *Religious Philanthropy (blacks in the New World)*. N.p.: University of Illinois Press, 1985.

http://en.wikipedia.org/w/index.php?title=Black_capitalism

<http://websurveymaster.com>

<http://www.alban.org/conversation.aspx?id=9901#.T70JYtHhauE.email>

<http://www.city-data.com/neighborhood/Canarsie-Brooklyn-NY.html>

<http://www.learningtogive.org>

II, Stewart, Carlyle Fielding. *The Empowerment Church: Speaking a New Language for Church Growth*. Nashville: Abingdon Press, 2001.

_____. *African American Church Growth: 12 Principles of Prophetic Ministry*. Nashville: Abingdon Press, 1994.

II, William R. Herzog. *Prophet and Teacher: an Introduction to the Historical Jesus*. Louisville, KY: Westminster John Knox Press, 2005.

III, Ben Witherington. *Jesus and Money: a Guide for Times of Financial Crisis*. Grand Rapids, MI: Brazos Press, 2010.

Inrig, Gary. *The Parables: Understanding What Jesus Meant*. Grand Rapids, MI: Discovery House Publishers, 1991

Jackson, Rodney. *A Philanthropic Covenant with Black America*. Hoboken, N.J.: Wiley, 2009.

Jaffee, Martin S. *Mishnah's Theology of Tithing: a Study of Tractate Maaserot*. Chico, Calif.: Scholars Pr, 1981.

- Jakes, T.D. *The Great Investment: Faith, Family, and Finance*. New York: Putnam Adult, 2000.
- Jamal, Azim, and Harvey McKinnon. *The Power of Giving: How Giving Back Enriches Us All*. N.p.: Tarcher, 2009.
- Jandl, Al, and Van Crouch. *The Storehouse Principle: a Revolutionary God Idea for Creating Extraordinary Financial Stability*. Boulder, Colo.: Crossstaff Publishers, 2004.
- JCLC Master Plan 2010-2020
- JCLC Pastor, "What Are You Believing God For? – Principles to Receive Abundance." January 10, 2001
- _____, "Becoming Storehouses not Warehouses." January 4, 2004
- _____, *We're Seeding for the Kingdom.*" January 15, 2006
- Jeremias, Joachim. *Jerusalem in the Time of Jesus*. Wheaton, Ill.: Fortress Press, 1969.
- _____. *Parables of Jesus (2nd Edition)*. 2 revised ed. Peabody, Mass.: Pearson, 1972.
- _____. *Rediscovering the Parables*. New impression ed. N.p.: SCM Press, 2011.
- John, and Sylvia Ronsvalle. *Behind the Stained Glass Windows: Money Dynamics in the Church*. Grand Rapids, Mich.: Baker Pub Group, 1996.
- Jones, David W., and Russell S. Woodbridge. *Health, Wealth & Happiness: Has the Prosperity Gospel Overshadowed the Gospel of Christ?* Grand Rapids, MI: Kregel Publications, 2011.
- Jones, Keith. *Building Generational Black Wealth*. N.p.: Lulu.com, 2003.
- Kaiser, Walter C. Kaiser, Jr., "The Old Testament Case for Material Blessings and the Contemporary Believer." In Moo, pages 27-41
- Katz, Robert W. *Money Came by the House the Other Day: the Complete Guide to Christian Financial Planning*. 1st. ed. Sanford, FL: InSync Communications, 2001.
- Keister, Lisa. "Conservative Protestants and Wealth: How Religion Perpetuates Asset Poverty." *American Journal of Sociology* 113 (2008): 1237-1271.
- Kendall, R.T. *Tithing, a Call to Serious, Biblical Giving*. Grand Rapids, Mich.: Zondervan, 1983.
- King, Paul L. *Only Believe: Examining the Origin and Development of Classic and Contemporary*. Tulsa, OK: Word & Spirit Press, 2009.

- Kivisto, [edited by] Peter. *Social Theory: Roots and Branches*. 4th ed. New York: Oxford University Press, USA, 2011.
- Kluth, Brian, and Stan Guthrie. *Experience God as Your Provider: Finding Financial Stability in Unstable Times*. New Edition ed. Chicago: Moody Publishers, 2010.
- Koch, Bradley A. "The Prosperity Gospel and Economic Prosperity: Race, Class, Giving and Voting." PhD diss., Indiana University, July 2009.
- Kunjufu, Dr. Jawanza. *Black Economics: Solutions for Economic and Community Empowerment*. Second Edition, Second edition ed. N.p.: African American Images, 2002.
- Lane, Charles R. *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*. Minneapolis: Augsburg Books, 2006.
- Lane, Charles R. *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*. Minneapolis: Augsburg Books, 2006.
- Larson, Bruce. *Living Stewardship [new Church Participants] (faith Practices)*. N.p.: O Books, John Hunt, 2010.
- Lavine, Alan, and Gail Liberman. *Quick Steps to Financial Stability*. Indianapolis, Ind.: Que, 2007.
- Leavell, Frank H. *Training in Stewardship*. N.p.: Kessinger Publishing, 2004.
- Leblanc, Douglas. *Tithing: Test Me in This (ancient Practices)*. N.p.: Thomas Nelson, 2010.
- LeMay, Kathy. *The Generosity Plan: Sharing Your Time, Treasure, and Talent to Shape the World*. 1st Atria Paperback/Beyond Words trade pbk. ed. Hillsboro, OR: Atria Books/Beyond Words, 2010.
- Lenski, Gerhard Emmanuel. *The Religious Factor: a Sociological Study of Religion's Impact On Politics, Economics and Family Life*. New edition ed. Westport, Conn.: Praeger, 1977.
- Lewis, LeDene. *The Black Person's Guide to Adult Education and Economic Empowerment*. Chicago, Ill.: African American Images, 1997.
- "Liberation and the Prosperity Gospel," in *The Oxford Handbook of African American Theology*, edited by Anthony Pinn and Katie G. Cannon, Oxford University Press, 2012.
- Lincoln, C. Eric, and Lawrence H. Mamiya. *The Black Church in the African-American Experience*. Durham: Duke University Press Books, 1990.

- Lindsay, Gordon. *God's Master Key to Prosperity*. N.p.: Christ for the Nations, 1998.
- Linthicum, Robert. *Empowering the Poor*. Monrovia, Calif.: Missions Advanced Research &, 1991.
- Lupton, Robert D. *Compassion, Justice, and the Christian Life: Rethinking Ministry to the Poor*. Ventura, Calif.: Regal, 2007.
- _____. *Theirs Is the Kingdom: Celebrating the Gospel in Urban America*. Edited by Barbara R. Thompson. San Francisco: HarperOne, 2011.
- Maddox, Peter Karoff with Jane. *The World We Want: New Dimensions in Philanthropy and Social Change*. Lanham, MD: Altamira Press, 2007.
- Malone, Walter, and Jr. *From Holy Power to Holy Profits: the Black Church and Community Economic Empowerment*. Chicago, Ill.: African American Images, 1997.
- Martin, Pamela P., Tuere A. Bowles, LaTrese Adkins, and Monica T. Leach. "Black mega-churches in the Internet age: Exploring theological teachings and social outreach efforts." *Journal of African American Studies* 15, no. 2 (2011): 155-176.
- McGurn, William. "Pulpit Economics." *First Things* (2002): 21-25.
- Mead, Loren B. *Financial Meltdown in the Mainline? (the Money, Faith and Lifestyle)*. 2 vols. Herndon, Virginia: Alban Inst, 1998.
- Meeks, M. Douglas. *God the Economist: the Doctrine of God and Political Economy*. Minneapolis: Fortress Publishers, 2000.
- "Megachurch Phenomenon" in *African American Religious Cultures*, Vol. 2. Edited by Anthony Pinn, ABC-CLIO, 2009, pp. 463-476.
- Meyer, Paul J., and Scott Preissler. *Master Keys of Stewardship: Truths That Guide Our Actions as Stewards*. N.p.: Paul J. Meyer Resources, 2007.
- Mitchem, Stephanie Y. *Name It and Claim It?: Prosperity Preaching in the Black Church*. Cleveland: Pilgrim Press, The, 2007.
- Mitchem, Stephanie Y. *Name It and Claim It?: Prosperity Preaching in the Black Church*. Cleveland: Pilgrim Press, The, 2007.
- Mjagkij, Nina. *Light in the Darkness: African Americans and the Ymca, 1852-1946*. N.p.: The University Press of Kentucky, 2003.
- Moo, Douglas, ed. *Viewpoints from Trinity Journal (biblical Forum Series)*. Vol. 2 of *The Gospel and Contemporary Perspectives*. Grand Rapids, MI: Kregel Academic & Professional, 1997.

- Moore, Michael S. "A Study of Socioeconomic Conflict in the Bible."
- Moore, Michael S. *Wealthwatch: a Study of Socioeconomic Conflict in the Bible*. N.p.: Pickwick Publications, 2011.
- Murchie, David. "The New Testament View of Wealth Accumulation." *Journal of the Evangelical Theological Society*, Vol. 21. Issue 4, December 1978, pp 335-344.
- Narramore, Matthew E. *Tithing: Low-Realm, Obsolete and Defunct*. N.p.: Tekoa Publishing, 2004.
- Noll, Mark A., ed. *God and Mammon: Protestants, Money, and the Market, 1790-1860*. New York: Oxford University Press, USA, 2002.
- Nyland, A. *Wealth Mystery Revealed: What the Greek of the New Testament Really Says About Prosperity!* N.p.: CreateSpace Independent Publishing Platform, 2010.
- O'Hurley-Pitts, Michael. *The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising*. N.p.: St. Brigid Press, 2002.
- Oakman, Douglas E. *Jesus and the Peasants (matrix: the Bible in Mediterranean Context)*. N.p.: Cascade Books, 2008.
- _____. *The Political Aims of Jesus*. N.p.: Fortress Press, 2012.
- Olford, Stephen F. *The Grace of Giving: a Biblical Study of Christian Stewardship*. Rev. ed. Grand Rapids, MI: Kregel Publications, 2000.
- Olubayi. *Wealth Not Income: Student Discussions On Money and Freedom*. New Brunswick, N.J.: Vox Pop, Inc., 2008.
- Osteen, Joel. *Your Best Life Now: 7 Steps to Living at Your Full Potential*. 1st Warner Faith ed. New York: Warner Faith, 2004.
- Paris, Peter J. *The Social Teaching of the Black Churches*. Philadelphia: Augsburg Fortress Publishers, 1998.
- Pattillo-McCoy, Mary. "Church Culture as a Strategy of Action in the Black Community." *American Sociological Review* 63 (1998): 767-784.
- Pentecost, J. Dwight. *A Harmony of the Words and Works of Jesus Christ: from the New International Version*. Grand Rapids, Mich.: Zondervan, 1981.
- _____. *The Parables of Jesus: Lessons in Life from the Master Teacher*. Grand Rapids, MI: Kregel Publications, 1998.
- _____. *The Words and Works of Jesus Christ: a Study of the Life of Christ*. Edited by John Danilson]. Grand Rapids, Mich.: Zondervan, 2000.

- Pews to Polling Places: Faith and Politics in the American Religious Mosaic*, edited by J. Matthew Wilson. Washington, D.C.: Georgetown University Press, 2007.
- Pinn, Anthony B. *The African American Religious Experience in America (history of African-American Religions)*. Westport, CT: University Press of Florida, 2007.
- _____. *The Black Church in the Post-Civil Rights Era*. Maryknoll, N.Y.: Orbis Books, 2002.
- Powell, Mark Allan. *Giving to God: the Bible's Good News About Living a Generous Life*. Grand Rapids, Mich.: Wm. B. Eerdmans Publishing Company, 2006.
- _____. *Loving Jesus*. Minneapolis: Augsburg Fortress Publishers, 2004.
- _____. *Jesus as a Figure in History: How Modern Historians View the Man from Galilee*. Louisville, KY: Westminster John Knox Press, 1998.
- “Prosperity and Economic Empowerment Gospel and African American Churches” in *Cambridge Dictionary of Christianity*, edited by Daniel Patte, Cambridge University Press, 2010, pp. 1014-1015.
- Ramsey, Dave. *How to Have More Than Enough: a Step-by-step Guide to Creating Abundance*. New York, N.Y.: Penguin Books, 2000.
- Renee, R. *The Tithing Hoax: Exposing the Lies, Misinterpretations and False Teachings About Tithing*. N.p.: lulu.com, 2012.
- Robertson, Norman. *Tithing: God's Financial Plan*. 3rd ed. N.p.: Norman Robertson Media, 2008.
- Robinson, James McConkey. *Trajectories through Early Christianity*. N.p.: Wipf & Stock Publishers, 2006.
- Sanders, Cheryl J. *Empowerment Ethics for a Liberated People: a Path to African American Social Transformation*. Minneapolis: FORTRESS PRESS, 1995.
- Satterlee, Craig A. *Preaching and Stewardship: Proclaiming God's Invitation to Grow*. N.p.: The Alban Institute, 2011.
- Sider, Ronald J. *Just Generosity: a New Vision for Overcoming Poverty in America*. 2nd ed. Grand Rapids, Mich.: Baker Books, 2007.
- Smallwood, David. “*Economics of the Church*.” *Dollars and Sense*, special issue on “The Black Church in America,” edited by Donald C. Walker (June/July 1981), vol. 7, no. 2.
- Smiley, Tavis, and Cornel West. *The Rich and the Rest of Us: a Poverty Manifesto*. 2nd ed. New York: Smiley Books, 2012.

- Smith, Christian and Robert Faris. "*Socioeconomic Inequality in the American Religious System: An Update and Assessment.*" *Journal for the Scientific Study of Religion* 44 (2005): 95-104.
- Smith, James K.A. "*What's Right with the Prosperity Gospel?*" *Forum* (Fall, 2009): pages 8-9
- Snow, Luther K. *The Power of Asset Mapping: How Your Congregation Can Act On Its Gifts*. Herndon, VA: Alban Inst, 2004.
- Souders, Michael C. "A God of Wealth: Religion, Modernity, and the Rhetoric of the Christian Prosperity Gospel." PhD diss., University of Kansas, August 2011.
- Sr, Pastor John Ramsey. *Smart Money Management: a Biblical Approach to Financial Stability*. Indianapolis, IN: Power Publishing, 2007.
- Stackhouse, Max L. *Public Theology and Political Economy: Christian Stewardship in Modern Society*. Grand Rapids, Mich.: W.B. Eerdmans Pub. Co. for Commission on Stewardship, National Council of the Churches of Christ in the U.S.A, 1987.
- Stanley, Andy. *Fields of Gold: a Place Beyond Your Deepest Fears, a Prize Beyond Your Wildest Imagination*. Wheaton, Ill.: Tyndale House Publishers, 2004.
- Stanley, Andy. *Fields of Gold*. Tyndale Momentum, 2006.
- Stein, Robert H. *An Introduction to the Parables of Jesus*. Philadelphia: Westminster John Knox Press, 1981
- _____. *The Method and Message of Jesus' Teachings*. Rev. ed. Louisville, KY: Westminster John Knox Press, 1994.
- Stevens, Marty E. *Temples, Tithes, and Taxes: the Temple and the Economic Life of Ancient Israel*. Reprint ed. Baker Academic, 2006.
- "Stop Worrying and Start Sowing! A Phenomenological Account of the Ethics of 'Divine Investment'" in *Pentecostalism and Prosperity: The Socio-Economics of Global Charismatic Movements*, edited by Amos Yong and Katy Attanasi, Palgrave Macmillan, 2012, pp. 107-129.
- Stringer, Ernest T. *Action Research*. 3rd ed. Los Angeles: SAGE Publications, Inc, 2007. pp.128-129; p 161.
- Stroup, Ben, and Joel Mikell. *Church Giving Matters: More Money Really Does Mean More Ministry (2nd Ed.)*. 2nd ed. N.p.: BenStroup.com, 2012.
- Sugirtharajah, R. S., ed. *Voices from the Margin: Interpreting the Bible in the Third World*. Rev. and expanded 3rd ed. Maryknoll, N.Y.: Orbis Books, 2006. p 41-42.

“Tax Exempt?” Lifestyles of the Rich and Religious,” in *The Christian Century*, Vol. 125. Issue 2, 1/29/2008, p. 13.

Temples, Tithes, and Taxes: The Temple and the Economic Life of Ancient Israel.: An article from: The Journal of the American Oriental Society [Html] [Digital]

Thomas-Lester, Avis. “Tithing Rewards Both Spiritual and Financial.” *Washington Post*. 15 Apr. 2006: A01

Thurman, Howard. *Jesus and the Disinherited*. Boston, MA: Beacon Press, 1996.

Tickle, Phyllis. *The Words of Jesus: a Gospel of the Sayings of Our Lord with Reflections by Phyllis Tickle*. N.p.: Jossey-Bass, 2009.

Toler, Stan, and Elmer Towns. *Developing a Giving Church*. Kansas City, MO: Beacon Hill Press of Kansas City, 1999.

Toler, Stan. *Building Kingdom Stewards: a Complete Plan for Developing a Giving Church*. Kansas City, MO: Beacon Hill Press of Kansas City, 2003.

_____. *Stewardship Strategies: Sermons, Letters, and Strategies for Promoting Biblical Stewardship*. N.p.: Beacon Hill Press of Kansas City, 1998.

Vallet, Ronald E. *The Steward Living in Covenant: a New Perspective On Old Testament Stories: Includes Dramas and Choral Readings by Wanda Vassallo*. Grand Rapids, Mich.: Wm. B. Eerdmans Publishing Company, 2001

Van Biema, David and Jeff Chu. “Does God Want You to be Rich?” *Time*, September 18, 2006, pp.48-56.

Verbin, John S. Kloppenborg. *Excavating Q: the History and Setting of the Sayings Gospel*. Minneapolis: Fortress Press, 2000.

Vincent, Mark L. *Speaking About Money: Reducing the Tension*. Scottdale, PA: Herald Pr, 2001.

Walker, Robin. *Black Economic Empowerment: Create Your Own Plan to Build Great Wealth (reklaw Education Lecture Series)*. N.p.: Reklaw Education Ltd, 2011.

Walton, Jonathan L. *Watch This!: the Ethics and Aesthetics of Black Televangelism*. New York: NYU Press, 2009.

Washington, Booker T. *The Future of the American Negro*. N.p.: Kessinger Publishing, LLC, 2010.

Washington, Booker T. *The Story of the Negro*. New York, 1909

Wasserman, James *The Temple of Solomon: from Ancient Israel to Secret Societies*. Rochester, VT: Inner Traditions, 2011.

- Watley, William D. *Bring the Full Tithe: Sermons On the Grace of Giving*. Valley Forge: Judson Pr, 1995.
- Weber, Max. *Economy and Society: an Outline of Interpretive Sociology*. Edited by Guenther Roth. 2 vols. Berkeley: University of California Press, 1978.
- _____. *The Protestant Ethic and the Spirit of Capitalism*. N.p.: CreateSpace Independent Publishing Platform, 2012.
- Wenham, David. *The Parables of Jesus*. Downers Grove, Ill.: IVP Academic, 1989.
- Wesley, John. “*The danger of riches, Sermon 87*”, in *The Works of Rev. John Wesley*, ed. Thomas Jackson, Grand Rapids, Michigan: Baker Book House, 1996.
- West, Gerald. “The Bible and the Poor” in *The Cambridge Companion to Liberation Theology* ed. Christopher Rowland, Cambridge: CUP, 1999.
- Weyler, Rex. *The Jesus Sayings: the Quest for His Authentic Message*. N.p.: House of Anansi Press, 2009.
- Wheeler, Sondra Ely. *Wealth as Peril and Obligation: the New Testament On Possessions*. Grand Rapids, Mich.: Wm. B. Eerdmans Publishing Company, 1995.
- Wilkinson, Bruce H. *The Prayer of Jabez: Breaking through to the Blessed Life*. Sisters, OR: Multnomah Publishers, 2000.
- Wilmans, Helen. *The Conquest of Poverty*. N.p.: Kessinger Publishing, LLC, 2007.
- Wilmore, Gayraud S. 3rd. ed. *Black Religion and Black Radicalism: An Interpretation of the Religious History of African Americans*. Maryknoll, NY: Orbis Books, 1998.
- Wolmarans, Henry *Your Rights to Riche\$*. Rev. and expanded 4th ed. Reedley, Calif.: Tsaba House, 2004.
- Wright, Christopher J.H. *Knowing Jesus through the Old Testament*. Downers Grove, Ill.: IVP Academic, 2007.
- Wright, Christopher. “*Knowing Jesus through the Old Testament*”, London: Marshall Pickering, 1992.
- Wright, Lauren Tyler. *Giving, the Sacred Art: Creating a Lifestyle of Generosity*. Woodstock, VT: Skylight Paths Publishing, 2008.
- Wright, N. T. *Simply Jesus: a New Vision of Who He Was, What He Did, and Why He Matters*. New York, NY: HarperOne, 2011.
- written, and compiled by Allan J. Weenink. *Proven Resources for Stewardship Promotion*. Lima, Ohio: CSS Publishing Company, 2002.

Zanekile, Nkolelo. "Giving and Stewardship in Border Black Baptist Churches." diss.,

APPENDIX B

Minister Lawrence Hammond

FINANCIAL EMPOWERMENT SEMINAR

Core Concepts of Financial Management

- Set Goals
- Get Organized
- Cut Spending Waste
- Know Your Needs vs. Wants
- Build a Budget
- Make Money Work for You
- Manage Credit & Debt Effectively
- Understand Your Tax Implications & Effective Strategies

Setting Goals

- Goals usually fall into five categories
 - Making Ends Meet
 - Improve your credit score
 - Save for the future
 - Cut debt
 - Make major purchases
- Establish short-, mid-, and long-term goals
- Typically focused on What, When, Why and How to achieve financial goals.

Getting Organized

- Organization is essential to money management
- Ensure information is in order & accessible
- Manage your bills
 - Make list of all bills with due dates
 - Establish two (2) days that you will pay bills
 - Utilize method of paying off the smallest bills first
- Know account balances and avoid missing due dates

Cut Spending Waste

- Cut wasteful spending on unnecessary items
- Identify where waste lives in your budget
- Take steps to eliminate wasteful spending
- Track your spending for at least a month
- Know your needs vs. wants
 - Food, Shelter and clothing are needs, everything else is wants

Benefits of Budgeting

- Statistic: 1 in 5 families have a formal, written budget or a personal spending plan
- Good way to take control of your finances
- Budgeting is about making choices
- Plan for meeting expenses in a given period of time
- Budgeting provides a sense of controlling your finances

Developing A Budget

- There are four attributes of a good budget
 - Should provide for achievement of goals
 - Should be balanced, which means that income and spending (including savings) are equal
 - Should be flexible
 - Should be realistic
- **Expenses should never exceed income**
- Track your spending on a daily, weekly and monthly basis

Make Money Work For You

- Top Three Ways:
 1. Budget – you are controlling where your money goes and what it does
 2. Get out of Debt – paying interest is a drain on your finances
 3. Save Your Money – establish six-month emergency fund and then begin investing your money.

Make Money Work For You

- Invest Your Money
- Seek Stable Employment Opportunities
- Open Your Own Business
- Budget & Cut Costs
- Seek Government Assistance

Become Financially Literate

- Invest in your financial education
- Seek advice from trusted advisors
- Know your financial DNA (Debt Needing Adjustment)
- Manage your finances by knowing the right financial instruments

Building or Rebuilding Your Credit

- Understand your credit report and score
- Wisely chosen and managed debt can be good for your finances
- Real Estate Debt, student loans and business loans are good debt.
- Good debt that increases net worth or creates positive cash flow or increases your marketability

Building or Rebuilding Your Credit

- Bad debt is credit card debt with high interest rates
- Home equity loans that are used to resolve short-term debt with long-term asset
- Toxic debt are payday loans, title loans and refund-anticipation loans – usually have high effective interest rates

Steps to Improve Your Credit

- Build a Solid Payment History
- Don't Max Out Your Account
- Show a Long Credit History
- Only Apply for Credit You Need
- Don't Take Out too Many Types of Loans
- Protect Your Credit and Your Identity
- Building Good Credit Doesn't Happen Overnight

Income Tax Rates

- Tax Rate vs. Tax Bracket
 - Tax Rate - % taxed on taxable income
 - 10%, 15%, 25%, 28%, 33% and 35%
 - Tax Bracket – ranges of income to which a tax rate applies
 - Tax Brackets are progressive – marginal rate
 - Marginal rates – apply to increasing amounts of income
 - Higher Tax Bracket does not mean all your income is taxed at that rate.
 - Effective Tax Rate - % of income actually paid in taxes.

Effective Tax Strategies

- Be Generous in your charitable donations
- Don't give the government an "interest free" loan.
- Understand how tax deductions can lower your taxable income.
- Smart tax planning considers your entire financial picture which can save you money.

Financial Management Quotes

- *Over the years I have found that many of the richest people in the world began their lives with the habit of tithing.*
- *It's not your salary that makes you rich, it's your spending habits.*
- *There are plenty of ways to get ahead. The first is so basic I'm almost embarrassed to say it: spend less than you earn.*

Minister Lawrence Hammond

“PUTTING GOD FIRST” FINANCIAL AWARENESS WORKSHOP

The Challenge

What is the meaning of “putting God first” for our disciples? How are economic and financial challenges that impact person’s daily life altered when they apply the practice of “putting God first” to financial affairs?

We embark on a journey to arrive at a shared understanding that enables us to become more aware of our responsibilities as faithful stewards of financial resources for individual and communal economic empowerment.

Putting God First

- We thank you God that we tithe, pay our bills, seed and save.
- God instituted the tithe in order that we understand the importance of putting God first.
- We put God first in every aspect of our lives as we live in obedience to God's purpose for our lives.
- God has promised to provide for every need in our lives.

Stewardship Principles

- God is the owner of all things.
- Stewards are entrusted with resources.
- Earthly resources can be used for eternal purposes.
- Stewardship serves God's purpose.
- Balanced view of hardship is needed.
- Accountability for our stewardship
- Stewardship embraces both the spiritual & material.

God's Ownership

- Gen. 14:20(a) "And he gave a tenth of all..."
- Mal. 3:10(a) "Bring the whole tithe into the storehouse..."
- Ps 24:1 "The earth is the Lord's, and all it contains..."
- Deut. 10:14 "Behold, to the Lord your God belong the heavens...the earth and all that is in it."
- John 3:27 "John answered and said, A man can receive nothing, unless it has been given him from heaven."

Our Management

- We are expected to be faithful stewards in the management of the resources entrusted to us.
- Our attitude determines our ability to manage wisely and effectively.
- It is the love of money that becomes the root of all kinds of evil. (1 Timothy 6:10)
- The bible is instrumental in providing guidance for our understanding of money management.

Personal Financial Stability

- What is it?
- What are the financial and economic challenges that impact our personal financial stability?
- What are some models that are represented in the bible pertaining to financial matters?
- How do we continue to develop a shared understanding in the midst of our faith community?

Financial Stability

- Having more than enough to meet every need in our lives through a standard of obedience, trust and faith.
- Utilizing the standard of tithing, paying our bills, seeding and saving to achieve financial stability in our lives.
- Align this standard with sound financial management strategies (budgeting and planning).

Financial & Economic Challenges

- Economic Downturn
- Loss of income (unemployment/ underemployment, health, etc.)
- Overburdening Debt
- Unwise Investments
- Living beyond your means
- Economic generational disparity

Biblical Applications

- More than 2,000 verses relate to money and possessions.
- God's economy differs from the world's economy.
- "The intriguing thing about God's economic system is that no one is too poor to tithe. Tithing is not dependent on financial resources; it is dependent on the level of trust we have in God." (Unknown)
- Godly increase versus worldly income (Prophetess Kemba Jarena Lucas)
- Jesus teachings impact our understanding of faithful money management and the kingdom of God (noted in parable teaching).

Jesus on Money Matters

- Matt. 19:21 – Jesus said to him, “If you wish to be perfect, go sell your possessions, and give the money to the poor, and you will have treasure in heaven; then come, follow me.”
- Matt. 19:23 – Then Jesus said to his disciples, “Truly I tell you, it will be hard for a rich person to enter the kingdom of heaven.”
- Luke 12:15 – Jesus said, “Watch out! Be on guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Wealth Creation

- The challenge for people of color is the means by which we envision the creation of wealth.
- Evidence reveals that the wealth gap between white and African-American families has more than quadrupled over the course of a generation.
- Wealth creation is a key component for achieving the means to economic empowerment.

Building Fortified Communities

- Historically the African American community of faith has served a relevant role in creating opportunities for economic sustainability in the midst of community.
- W.E.B. Dubois, stated over 100 years ago, “a study of economic cooperation among negroes must begin with the Church group.”
- Through the success stories of prominent people of color and faith we can envision God’s hand at work in the financial affairs of our lives.

Where are we going?

- Opportunities to continue in these forums will be provided.
- Six-week bible study on six selected parables found in Luke’s gospel narrative utilized by Jesus related to finances.
- Personal testimonies providing a conduit for creating a narrative derived from our own life experiences.
- Personal levels of achievement in the areas of financial stability as a means to economic empowerment for the community of faith.

APPENDIX D

Jesus & Financial Stewardship Principles Course Syllabus

Course Facilitator:

Minister Lawrence Hammond

Course Session:

Fall 2013

Course Time:

Every Wednesday Evening – September 4th – October 16th - 7:30 PM – 8:45 PM.

Course Description:

This course is a study that seeks to create a shared understanding through a biblical engagement and analysis approach/methodology in exploring how the parables of Jesus provide a foundation for the proper understanding and application of the gospel message that produces faithful stewards of financial resources for the building of God's kingdom.

Course Objectives:

The course of study is designed to deepen one's faith experience through studying, analyzing, and applying the teachings of Jesus and money utilizing selected parables in the Lukan gospel that will be measured by the class participant's ability to articulate stewardship principles in the context of their own life experiences. Ultimately, participants are envisioned to be capable of implementing sound financial principles that will cultivate and promote sustainable and achievable empowerment strategies for immediate implementation in the life of the Fellowship.

Course Requirements:

Participants are required to be in attendance with a teachable spirit open to the exploration and engagement of the subject matter.

1. Weekly reflection papers (1-2 paragraphs) utilizing selected parables and their alignment with teachings related to spiritual principle of tithing, paying bills, seeding and saving. Students will be encouraged to share their reflections for class discussion.
2. Adhering to a standard of bringing a teachable spirit into the learning experience.
3. Final paper (3-5 pages) that focuses on the ability to articulate one or more stewardship principles derived from the study of Jesus and the parables in the context of your own life experience that align with the tithing, paying bills, seeding and saving.

Required Textbook:

Bible – Suggested Versions include: NRSV, NIV, NCV, and The New Oxford Annotated Bible
Selected Hand-Outs during Class Session

Suggested Reading:

American Bible Society. *Cev the Financial Stewardship Bible*. N.p.: American Bible Society, 2011.

Alcorn, Randy. *Managing God's Money: a Biblical Guide*. Tyndale House Publishers, 2011
Inrig, Gary. *The Parables: Understanding What Jesus Meant*. Grand Rapids, MI: Discovery House Publishers, 1991

Course Schedule

Session #1

September 4, 2013
Introduction to the Ancient Text, Parables &
Jesus teaching on Kingdom of God

Session # 2

September 11, 2013
Rich Fool
Luke 12:13-21
Where Does Your Treasure Lie?

Session #3

September 18, 2013
Faithful & Unfaithful Servants
Luke 12:42-48
Are You Being Faithful?

Session #4

September 25, 2013
Principles of Shrewd Discipleship
Luke 16:1-13
What is Your Investment Strategy in God's
Kingdom?

Session #5

October 2, 2013
Lazarus & the Rich Man
Luke 16:19-25
What is Your Status in the Kingdom?

Session #6

October 9, 2013
Rich & Important
Luke 18:18-30
How Will You Make Wise Decisions in God's
Kingdom?

Session #7

October 16, 2013
Story of the Ten Servants
Luke 19:11-26
What is Your Story?

APPENDIX E

What is the meaning of "putting God first" for disciples of a Jesus Centered Learning Community ("JCLC")? This survey will address preliminary questions necessary in assisting with the formulation of a shared understanding of financial stability and economic empowerment through the utilization of biblical strategies.

1. What is your gender?

- ☐ Female
- ☐ Male

2. What is your age?

- ☐ 18 to 24
- ☐ 25 to 34
- ☐ 35 to 44
- ☐ 45 to 54
- ☐ 55 to 64
- ☐ 65 to 74
- ☐ 75 or older

3. What is your marital status?

- ☐ Single
- ☐ Married
- ☐ Divorced
- ☐ Widow
- ☐ Head of Household

4. Overall, how would you estimate your current financial situation?

- ☐ I'm currently content with my financial situation
- ☐ I have minor struggles, but am able to make ends meet
- ☐ I'm under great financial stress, such that it disrupts my life
- ☐ I need help in my finances in this way _____

5. What are your greatest financial concerns (check all that apply)?

- | | | |
|--|---|--|
| <input type="checkbox"/> Inadequate emergency fund | <input type="checkbox"/> Medical expenses | <input type="checkbox"/> Wisely leaving an inheritance |
| <input type="checkbox"/> Losing my job | <input type="checkbox"/> Inadequate giving | <input type="checkbox"/> Inadequate saving |
| <input type="checkbox"/> Retirement Income | <input type="checkbox"/> Preserving my wealth | |

6. Regarding budgeting, I

- ☐ Regularly use a budget
- ☐ Generally follow a budget
- ☐ Tried, but unable to budget
- ☐ Don't budget

7. What motives you to give? [Please check your top two personal reasons.]

- | | | |
|---|---|--------------------------------------|
| <input type="checkbox"/> Personal appeals | <input type="checkbox"/> A personal relationship with someone in ministry | <input type="checkbox"/> Duty |
| <input type="checkbox"/> Biblical teaching | <input type="checkbox"/> Guilt | <input type="checkbox"/> Love of God |
| <input type="checkbox"/> Being able to give to a cause for which I'm passionate | <input type="checkbox"/> For personal prosperity | |

8. What is your understanding of stewardship principles in the bible?

- ☐ I am quite familiar with stewardship principles in the bible.
- ☐ I am somewhat familiar with stewardship principles in the bible.
- ☐ I have little knowledge of stewardship principles in the bible.
- ☐ I have no understanding of stewardship principles in the bible.

9. What is your understanding of financial stability?

10. Do you believe the parables of Jesus are relevant in providing a foundation for the proper understanding and application of the gospel message that produces faithful stewards of financial resources?

- ☐ Strongly Agree
- ☐ Moderately Agree
- ☐ Slightly Agree
- ☐ Disagree

11. Has the economic downturn effected your stewardship practices related to tithing, paying your bills, seeding and saving?

- ☐ Yes
- ☐ No
- ☐ No Change

12. How would you interpret the “tithe?”

- ☐ Proportionate giving
- ☐ Giving ten percent of my income after taxes to my church
- ☐ Giving five percent of my after tax income for my church and five percent for other non-profit organizations
- ☐ Giving ten percent of my income before taxes for my church and other giving is in addition to that amount

13. Do you believe that a six-week bible study on teachings of Jesus and money utilizing selected parables is an effective way of addressing economic and financial challenges that impact disciple's daily lives?

- ☐ Yes
- ☐ No
- ☐ Unsure

14. Do you believe that a tension exists between a "prosperity gospel" and "poverty mentality" that effects the way people view the role of finances as a means to financial stability?

- ☐ Yes
- ☐ No
- ☐ Unsure

15. Do you believe that the JCLC faith community fully understands and embraces the spiritual principle and standard of "Tithing, Paying Our Bills, Seeding and Saving" as a means to securing financial stability in thier lives.

- ☐ Yes
- ☐ No
- ☐ Unsure

APPENDIX F

JCLC Jesus & Financial Stewardship Principles Post Survey

Post Survey on Jesus Teachings and Financial Stewardship Principles

What is the meaning of "putting God first" for disciples of a Jesus Centered Learning Community ("JCLC")? This survey will serve as a post evaluation pertaining to Jesus teachings and financial stewardship principles found in an examination of selected parables. These parables have assisted with the formulation of a shared understanding related to faithful stewardship principles necessary to achieve financial stability and economic empowerment through the utilization of biblical strategies.

1. Overall, has your perception of your current financial situation been effected based on participating in this seven-week bible study on Jesus & Faithful Financial Stewardship principles?

- ☐ My situation remains unchanged.
- ☐ I still have minor struggles but handle them better.
- ☐ I remain under great financial stress, such that it still disrupts my life.
- ☐ I still need help in my finances in this way _____.

2. Has your understanding of stewardship principles in the bible been changed?

- ☐ I have a deeper understanding of stewardship principles in the bible.
- ☐ I still have the same understanding of stewardship principles in the bible.
- ☐ I still have little knowledge of stewardship principles in the bible.
- ☐ I still have no understanding of stewardship principles in the bible.

3. What is your understanding of effectively handling your financial matters as learned from the Jesus teachings that focused on faithful stewardship principles?

4. Do you agree that the parables of Jesus are relevant in providing a foundation for the proper understanding and application of the gospel message that produces faithful stewards of financial resources as a result of this seven-week bible study?

- ☐ Strongly Agree
- ☐ Moderately Agree
- ☐ Slightly Agree
- ☐ Disagree

**JCLC Jesus & Financial Stewardship Principles Post Survey
**

5. Will you view stewardship practices related to tithing, paying your bills, seeding and saving differently in relationship to its impact on your daily life experiences?

- ☐ Yes
- ☐ No
- ☐ Some Change
- ☐ No Change

6. How will you adhere to the standard of tithing?"

- ☐ Give in relation to what I have available.
- ☐ Give ten percent of my income after taxes to my church.
- ☐ Give five percent of my after tax income for my church and five percent for other non-profit organizations.
- ☐ Give ten percent of my income before taxes for my church and other giving is in addition to that amount.

7. Do you agree that a seven-week bible study on teachings of Jesus and money utilizing selected parables was an effective way of addressing economic and financial challenges that impact disciple's daily lives?

- ☐ Yes
- ☐ No
- ☐ Unsure

8. Do you believe that issues pertaining to wealth and poverty are still critical elements that effect the way people view the use of money as a means to financial stability?

- ☐ Yes
- ☐ No
- ☐ Unsure

9. Do you believe that the parable narratives have assisted you in making meaning of your personal experiences related to financial matters?

- ☐ Yes
- ☐ No
- ☐ Unsure

**JCLC Jesus & Financial Stewardship Principles Post Survey
**

10. Do you believe that your faith experience has been deepened that will motivate you to action in handling your financial matters necessary to articulate stewardship principles effectively in the life of the JCLC faith community?

- ☐ Yes
- ☐ No
- ☐ Unsure

11. During the seven-week bible study which parables were most effective in articulating faithful stewardship principles that will assist in aligning the JCLC teachings related to the spiritual principle of tithing, paying bills, seeding, and saving (check all that apply)?

- ☐ The Rich Fool - Luke 12:13-21
- ☐ Faithful & Unfaithful Servants - Luke 12:42-48
- ☐ Shrewd Discipleship - Luke 16:1-13
- ☐ Lazarus & the Rich Man - Luke 16:19-25
- ☐ Rich & Important - Luke 18:18-30
- ☐ Story of the Ten Servants - Luke 19:11-26

12. Do you believe that the JCLC faith community is capable of creating a shared understanding that embraces the spiritual principle and standard of "Tithing, Paying Our Bills, Seeding and Saving" as a means to secure financial stability in their lives based on this seven-week bible study?

- ☐ Yes
- ☐ No
- ☐ Unsure

**JCLC Jesus & Financial Stewardship Principles Post Survey
**

13. What are some action steps that can be employed resulting from your biblical engagement with the Jesus teachings found in the parables that will serve as a means of transformative change in your life (check all that apply)?

- ☐ Put God first in the decision making process related to my finances.
- ☐ Adhere to the standard of tithing.
- ☐ Seek to establish a business utilizing wise financial stewardship principles
- ☐ Create opportunities to preserve wealth as means of leaving an inheritance.
- ☐ Make wise financial decisions concerning retirement planning.
- ☐ Articulate my narrative as a means of teaching financial principles to others in my faith community.
- ☐ Remain faithful and responsible in adhering to stewardship principles.
- ☐ Other (please specify)

APPENDIX G

JCLC ASSET INVENTORY SURVEY

As disciples of a Jesus Centered Learning Community ("JCLC"), God has given us all gifts that we can call strengths or assets. In asset mapping we strive to identify these assets that can be utilized both collectively and individually within our faith community. This survey is intended to capture those gifts, skills, and aspirations that serve as intangible assets that can be used in community building efforts. Please take the opportunity to write your honest reflections in answering the following questions.

*** 1. Please provide your name.**

2. What positive qualities do people say you have?

3. Who are the people in your life that you give to? How do you give to them?

4. When was the last time you shared with someone else? What was it?

5. What do you give that makes you feel good?

JCLC ASSET INVENTORY SURVEY

6. Sometimes we have talents that we have acquired in everyday life such as cooking and fixing things. What do you enjoy doing?

7. If you could start a business, what would it be?

8. What do you like to do that people would pay you to do?

9. We all have aspirations and goals that we would like to accomplish in our lives. What are a few aspirations and goals that you would like to achieve in your life?

10. If you could be doing anything in life without the concern of finances, what would it be?

Thank you for your responses which will assist in creating an action plan for the utilization of quantifiable assets based on the assessment results that yield collective means of economic empowerment initiatives.

Bibliography

- Alcorn, Randy. *Managing God's Money: a Biblical Guide*. Carol Stream, Illinois: Tyndale House Publishers, Inc., 2011.
- American Bible Society. *Cev the Financial Stewardship Bible*. New York: American Bible Society, 2011
- Aslan, Reza. *Zealot: the Life and Times of Jesus of Nazareth*. 0 ed. New York: Random House, 2013.
- Barclay, William *Insights: Parables*. Reprint ed. Edinburgh: Saint Andrew Press, 2011.
- Blomberg, Craig L. *Neither Poverty nor Riches: a Biblical Theology of Possessions (new Studies in Biblical Theology)*. Downers Grove, IL: IVP Academic, 2000.
- Booth, Wayne C., Gregory G. Colomb, and Joseph M. Williams. *The Craft of Research*. 3rd ed. Chicago: University Of Chicago Press, 2008.
- Borg, Marcus J. *Jesus: Uncovering the Life, Teachings, and Relevance of a Religious Revolutionary*. New York, NY: HarperOne, 2008.
- Borg, Marcus J., and N. T. Wright. *The Meaning of Jesus: Two Visions (plus)*. 2nd ed. New York, NY: HarperOne, 2007.
- Brueggemann, Walter. *Old Testament Theology: an Introduction*. Nashville, TN: Abingdon Press, 2008.
- Brueggemann, Walter. *The Prophetic Imagination*. 2nd ed. Minneapolis, MN: FORTRESS PRESS, 2001.
- Crockett, Joseph V. *Teaching Scripture from an African-American Perspective*. Nashville, TN: Discipleship Resources, 1990.
- Educating Christians: the Intersection of Meaning, Learning, and Vocation [paperback] [1993] (author) Margaret a Crain, Jack L. Seymour, Joseph Crockett*. Nashville: Abingdon Press, 1993.
- Elliott, Jane. *Using Narrative in Social Research: Qualitative and Quantitative Approaches*. Thousand Oaks: SAGE Publications Ltd, 2005.
- Fowler, James W. *Stages of Faith: the Psychology of Human Development and the Quest for Meaning*. New ed. New York: HarperOne, 1995.
- Harrison, Michael I. *Diagnosing Organizations: Methods, Models, and Processes*. 3rd ed. Thousand Oaks, CA: SAGE Publications, Inc, 2005.

Hendricks, Obery *The Politics of Jesus: Rediscovering the True Revolutionary Nature of Jesus' Teachings and How They Have Been Corrupted*. 0 ed. Durham, NC: Three Leaves, 2007.

Inrig, Gary. *The Parables: Understanding What Jesus Meant*. Grand Rapids, MI: Discovery House Publishers, 1991.

JCLC Master Plan 2010-2020.

Kretzmann, John P., and John L. McKnight. *Building Communities from the Inside Out: a Path Toward Finding and Mobilizing a Community's Assets*. Chicago, IL: ACTA Publications, 1993.

Moore, Michael S. *Wealthwatch: a Study of Socioeconomic Conflict in the Bible*. Eugene, OR: Wipf & Stock Pub, 2011.

Pentecost, J. Dwight. *The Parables of Jesus: Lessons in Life from the Master Teacher*. Grand Rapids, MI: Kregel Publications, 1998.

Reed, Gregory J. *Economic Empowerment through the Church: a Blueprint for Progressive Community Development*. Grand Rapids, MI: Zondervan, 1994.

Sanders, Ellen. "The Greatest Threat to the Black Church." *Gospel Today*, May/June 2007.

Satterlee, Craig A. *Preaching and Stewardship: Proclaiming God's Invitation to Grow*. Herndon, VA: The Alban Institute, 2011.

Scott, Bernard Brandon. *Hear Then the Parable*. 0 ed. Louisville, KY: Fortress Press, 1989.

Snodgrass, Klyne *Stories with Intent: a Comprehensive Guide to the Parables of Jesus*. Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2008.

Stewart, Carlyle Fielding. *African American Church Growth: 12 Principles of Prophetic Ministry*. Nashville: Abingdon Press, 1994.

Stringer, Ernest T. *Action Research*. 3rd ed. Los Angeles: SAGE Publications, Inc, 2007.

Wealth and Prosperity (Money stories from the Bible). United Bible Societies, 2009.

Witherington, Ben III. *Jesus and Money: a Guide for Times of Financial Crisis*. Reprint ed. Grand Rapids, MI: Brazos Press, 2012.

Wright, N. T. *Simply Jesus: a New Vision of Who He Was, What He Did, and Why He Matters*. New York, NY: HarperOne, 2011.